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SIC

THIRTY-SEVENTH ANNUAL REPORT OF THE

NEW YORK LIFE INSURANCE CO.

OFFICE: 346 and 348 BROADWAY.

JANUARY 1, 1882.

AMOUNT OF NET CASH ASSETS, JANUARY 1, 1881 ..... $41,344,120

REVENUE ACCOUNT.

Premiums	$8,438,684.07		
Less deferred Premiums, Jan. 1, 1881	387,972.13—	$8,050,711.94	
Interest and Rents (including realized gains on real estate sold)	2,789,821.70		
Less Interest accrued Jan. 1, 1881	357,167.37—	2,432,654.33—	$10,483,366.27
			$51,827,487.12

DISBURSEMENT ACCOUNT.

Losses by death, including Reversionary additions to same		$2,013,203.32	
Endowments matured and discounted, including Reversionary additions to same		564,924.96	
Annuities, dividends and returned premiums on canceled policies		2,513,691.94	
Total paid Policyholders	$5,091,820.22		
Taxes and Re-insurances		224,772.24	
Commissions, brokerages, agency expenses and physicians' fees		1,001,027.59	
Office and law expenses, salaries, advertising, printing, &c		379,860.21—	$6,697,480.26
			$45,130,006.86

ASSETS.

Cash in bank, on hand and in transit (since received)	$1,271,588.41	
Invested in United States, New York City and other stocks (market value, $19,315,306.20)	17,216,531.42	
Real Estate	4,486,506.62	
Bonds and mortgages, first lien on real estate (buildings thereon insured for $16,940,000.00 and the policies assigned to the Company as additional collateral security)	18,215,030.73	
Temporary loans (secured by stocks, market value $2,883,577.50)	2,376,000.00	
*Loans on existing policies (the reserve held by the Company on these policies amounts to $2,879,000)	545,227.34	
*Quarterly and semi-annual premiums on existing policies, due subsequent to Jan. 1, '82.	452,161.00	
*Premiums on existing policies in course of transmission and collection (estimated reserve on these policies $300,000, included in liabilities)	227,032.97	
Agents' balances	48,673.57	
Accrued Interest on investments Jan. 1, 1882	291,254.80—	$45,130,006.86
Excess of market value of securities over cost		2,098,774.78

**A detailed schedule of these items will accompany the usual annual report filed with the Insurance Department of the State of New York.*

CASH ASSETS, JANUARY 1, 1882 ..... $47,228,781.64

APPROPRIATED AS FOLLOWS:

Adjusted Losses, due subsequent to Jan. 1, 1882	$361,544.70	
Reported Losses, awaiting proof, &c	187,439.98	
Matured endowments, due and unpaid (claims not presented)	50,252.67	
Annuities, due and unpaid (uncalled for)	2,965.35	
Reserved for Re-insurance on existing policies; participating insurance at 4 per cent Carlisle net premium; non-participating at 5 per cent Carlisle net premium	39,716,408.63	
Reserved for contingent liabilities to Tontine Dividend Fund, over and above a 4 per cent reserve on existing policies of that class	2,054,244.03	
Reserved for premiums paid in advance	28,889.67	
		$42,401,745.03

DIVISIBLE SURPLUS at 4 per cent $4,827,036.61

ESTIMATED SURPLUS by the New York State Standard at 4½ per cent. over $10,000,000.00

From the undivided surplus of $4,827,036 the Board of Trustees has declared a Reversionary dividend to participating policies in proportion to their contributions to surplus; available on settlement of next annual premium.

During the year 9941 policies have been issued, insuring $32,374,281.

	Number of Policies in force.	*Amount at Risk.*	*Death Claims Paid.*	*Income from Interest.*	*Divisible Surplus at 4 per cent.*
January 1, 1877	------	----------	$1,638,128	$1,867,457	---------
" 1878	45,605	$127,901,887	1,687,676	1,948,665	$2,664,144
" 1879	45,005	125,232,144	1,569,854	2,033,650	2,811,436
" 1880	45,705	127,417,763	1,731,721	2,317,889	3,120,371
" 1881	48,548	135,726,916	2,013,203	2,432,654	4,295,096
" 1882	53,927	151,760,824	---------	---------	4,827,036

TRUSTEES:

MORRIS FRANKLIN, WM. H. APPLETON, WILLIAM BARTON, WILLIAM A. BOOTH, H. B. CLAFLIN, JOHN M. FURMAN, DAVID DOWS, GEORGE A. OSGOOD, HENRY BOWERS, LOOMIS L. WHITE, ROBERT B. COLLINS, S. S. FISHER, WILLIAM H. BEERS, CHAS. WRIGHT, M.D., EDWARD MARTIN, JOHN MAIRS, HENRY TUCK, M.D., ALEX. STUDWELL, R. SUYDAM GRANT.

THEODORE M. BANTA, Cashier. D. O'DELL, Superintendent of Agencies.

CHARLES WRIGHT M.D., HENRY TUCK, M.D., Medical Examiners.

MORRIS FRANKLIN, Pres. WM. H. BEERS, Vice-Pres. & Act'y.

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THE

INSURANCE

YEAR BOOK.

1882-83.

CAREFULLY CORRECTED TO JUNE 15, 1882.

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SPECIAL ADVANTAGES OFFERED BY THE

UNITED FIRE RE-INSURANCE COMPANY

(LIMITED).

This Company does no direct business whatsoever, its charter limiting it absolutely to fire re-insurance.

This Company has no agents or agencies.

This Company makes no direct connections whatever, and, consequently, has no temptation to use or abuse any information received.

This Company has deposited with the Insurance Department at Albany, New York, $200,000 (par value U. S. A. bonds), and further complies with the other requirements of the Department regarding re-insurance reserves, etc.

This Company has, moreover, in England a paid-up capital and a large surplus, not to speak of the subscribed capital liable to call and held by a wealthy proprietory.

This Company has a Board of Directors and American Trustees of high-class standing and wealth.

This Company is managed and directed by most competent underwriters both here and in England. It is conservative and careful. This Company allows liberal commissions and terms for contracts and agreements.

Its offices are 79 and 83 Liberty street, New York.

Resident Manager, ALBO DE BERNALES.

THE BERKSHIRE

LIFE INSURANCE COMPANY,

OF PITTSFIELD, MASS.

30 YEARS OF SUCCESSFUL BUSINESS.

Issues Every Desirable Form of Policy.

Agencies in the Principal Cities and Towns.

WM. R. PLUNKETT, *President.*

JAMES M. BARKER, *Vice-President.*

JAMES W. HULL, *Secretary and Treasurer.*

THE

STATE MUTUAL

Life Assurance Company,

OF WORCESTER, MASS.

Thirty-Eight Years of Experience.

The Massachusetts Non-Forfeiture Law of 1880 is the most liberal to Policyholders of any Law ever enacted. All Policies now issued by this Company are subject to this Law.

OFFICE, WORCESTER, MASS.

P. L. MOEN, President.

T. H. GAGE, Vice-President.

CLARENDEN HARRIS, Secretary.

Table of Contents.

PAGE

Accident Insurance—Something of its Origin, Aim and Objects 34
Accident Insurance Co. of North America 416
Actuaries' Mortality Table 52
Ætna Life Non-forfeiture Rules 178
Agents of Insurance Companies 376
Agricultural Products 106
Alabama Fire and Marine Insurance Companies 326, 368
American Cities, Growth of 93
American Experience Mortality Table 52
American Fire Insurance Co., New York 413
American Fire Ins. Co., Philadelphia 417
American Fire and Marine Insurance Statistics for Three Years 327
American Life Insurance Companies Statistics for Three Years 370
Annual Payments to Life Policyholders in ten Years 193
Anthracite Coal Production 107
Australian Life Assurance 214
Assignment and Insolvent Laws 152

Bank of England Rate of Discount 177
Banking Statistics 142
Bills of Exchange, Drafts, Acceptances 176
Bituminous Coal Production 106
Book Value of Fire Insurance Companies Stock 237
Boyd, Isaac S., Atlanta 411
British Life Insurance Companies, Statistics of. 196
Brooklyn Life Non-forfeiture Rules 178
Buffalo German Fire Ins. Co 413
Business Men, Information for 152

California Fire and Marine Insurance Companies 326
Canada, Insurance Companies Licensed to do Business in 254
Canada, Insurance in 245
Canada Life Assurance Co 412
Canadian Fire Insurance Business in Thirteen Years 249
Canadian Fire Insurance Comparative Statistics 246
Canadian Life Insurance Comparative Statistics 250
Canals—Their Length and Cost 172
Carlisle Mortality Table 51
Cereal Production of the United States 105
Charter Oak Life Non-forfeiture Rules 178
Chimneys, Proportions for 236
Circulation of Specie and Paper 151
Citizens Ins. Co., Montreal 415
Citizens Fire Ins. Co., Pittsburgh 413
Clearing Houses in the United States 150
Clearing House, New York, Transactions of .. 150
Chinese Immigration into the United States ... 94
Coal Industry Statistics 106
Coinage in the United States for 1881 136
Colorado Fire Insurance Companies 327
Combined Experience Mortality Table 53
Commercial Union, of England 418
Companies and Agents 409
Condensed Interest Table 176
Confederation Life Association 412

PAGE

Connecticut Fire and Marine Insurance Companies 527
Connecticut General Life Non-forfeiture Rules. 179
Connecticut Mutual Life Adopts a Three Per Cent Basis of Reserve 189
Connecticut Mutual Life Non-forfeiture Rules. 179
Consumption of Gold and Silver 124
Continental Life Nonforfeiture Rules 179
Copper, Annual Products of 127
Cotton Manufacture 111
Cotton Production in 1880 112
Counterfeits of U. S. States Treasury and National Bank Notes 147
Covenant Mutual Life Non-forfeiture Rules ... 179
Crescent Insurance Company 413

Decisions, Insurance, Digest of 97
Definitions of Fire Insurance 45
Delaware Fire and Marine Insurance Companies 329
Digest of Insurance Decisions 67
Distances by Shortest Post Routes 167
Distribution of Population 92
District of Columbia Fire and Marine Insurance Companies 329, 368
Dividends and Stocks of Fire Insurance Companies 238
DuMont, Arthur, The Agency of 410

Equitable Life, Des Moines, Non-forfeiture Rules 179
Equitable Life, New York, Non-forfeiture Rules 179
Expectation of Life 50
Exports and Imports 129

Factors and Traders Ins. Co 413
Failed Insurance Companies 229
Fidelity and Casualty Ins. Co., New York 414
Fidelity Insurance—Something of its Origin, Aim and Objects 36
Fire and Marine Insurance Companies in the hands of Receivers 234
Fire Association, Philadelphia 410
Fire Departments in the U. S. and Canada ... 257
Fire Insurance Association, London 417
Fire Insurance Definitions 45
Fire Insurance—Something of its Origin, aim and Objects 17
Fire Insurance Stocks and Dividends 238
Fire Losses in the United States and Canada .. 217
Fire Underwriters Asssociation of the Northwest Organization 223
Fish Products, Quantities and Sales of 117
Fisheries of the Great Lakes 114
Fisheries on the Pacific Coast 116
Foreign Coins, Values of 173
Foreign Insurance Companies Doing Business in the United States 365, 368
Foreign Insurance Companies, Statistics of 196
Foreign Money, Weights and Measures 171
Foreign Postage, Rates of 170
French Insurance Companies 204

PAGE
Gay, E. S., Atlanta..... 412
General Short Rate Table for Canceling Policies..... 243
Georgia Fire Insurance Companies.....330, 368
Germania Life Non-forfeiture Rules..... 179
German Life, Annuity and Accident Companies 210
German Life Insurance Companies..... 209
Girard Fire and Marine Ins. Co..... 414
Glass Manufacture in 1880..... 129
Gold and Silver Consumption..... 124
Gold and Silver Exports and Imports..... 124
Gold and Silver Production..... 123
Government Bonds, Information concerning... 130
Grace, Laws of..... 161
Growth of American Cities..... 93
Guarantee Company of North America..... 415

Hanover Fire Ins. Co., New York..... 417
Hartford Life and Annuity Non-forfeiture Rules..... 179
Holidays and Notes Payable..... 157
Home Life Non-forfeiture Rules..... 179
Homœopathic Mutual Life Non-forfeiture Rules..... 179

Illinois Fire Insurance Companies..... 330
Immigration into the United States..... 94
Imports and Exports..... 129
Indiana Fire Insurance Companies.....331, 368
Insolvent and Assignment Laws..... 152
Insurance Agents..... 376
Insurance Commissioners in Various States.... 66
Insurance in Canada..... 245
Insurance in Russia..... 216
Insurance—Something of its Origin, Aim and Objects..... 17
Interest Laws of the States..... 160
Interest Rules and Tables..... 175
Iowa Fire Insurance Companies..... 331
Iron and Steel Industries..... 110
Iron Ore Production..... 111

John Hancock Mutual Life Ins. Co..... 412

Kentucky Fire and Marine Insurance Companies..... 332

Langford, J. H., & Co., New York..... 409
Law of Fire Insurance..... 38
Law of Life Insurance..... 37
Laws of Grace..... 161
Lead, Annual Products of..... 127
Legal Holidays in the States..... 157
Letter Carrier Offices in the United States..... 169
Life Insurance Co., of Va. Non-forfeiture Rules 180
Life Insurance Companies in the Hands of Receivers..... 234
Life Insurance Comparative Statistics for Three Years in the United States..... 370
Life Insurance Comparative Statistics for Three Years in Canada..... 250
Life Insurance in France.....205, 208
Life Insurance in Germany..... 209
Life Insurance in Great Britain..... 196
Life Insurance Reserves..... 189
Life Insurance—Something of its Origin, Aim and Objects..... 27
Life Insurance Statistics for Twenty Years..... 194
Life Insurance Payments to Policyholders for Ten Years..... 193
Limitations, Statutes of..... 162
Lion Fire Insurance Company..... 413
Lion Life Ins. Co., London..... 410
Liverpool and London and Globe Ins. Co..... 415
London and Provincial Fire Ins. Co..... 416
Louisiana Fire and Marine Insurance Companies.....333, 368

Maine Marine Insurance Companies..... 334
Management of Life Insurance Companies.... 182
Manhattan Life Non-forfeiture Rules..... 180
Marine Insurance—Something of its Origin, Aim and Objects..... 33

PAGE
Maryland Fire and Marine Insurance Companies..... 334
Massachusetts Fire and Marine Insurance Companies..... 335
Measures, Weights and Moneys of Foreign Countries..... 171
Men, Women and Suicide..... 97
Metric System..... 173
Metropolitan Life Non-forfeiture Rules..... 180
Metropolitan Plate Glass Ins. Co..... 416
Michigan Mutual Life Non-forfeiture Rules.... 180
Minnesota Fire and Marine Insurance Companies..... 340
Missouri Fire and Marine Insurance Companies 340
Moneys, Foreign, Values of..... 173
Moneys, Weights and Measures of Foreign Countries..... 171
Moore, J. B., Richmond, Va..... 411
Mortality Tables Governing Life Insurance ... 51
Mutual Benefit Life Ins. Co., Newark..... 413
Mutual Benefit Life Non-forfeiture Rules..... 180
Mutual Life Non-forfeiture Rules..... 180

National and State Banks and Private Bankers, Statistics of..... 142
National Life, Montpelier, Non-forfeiture Rules..... 180
National Banks, Insolvent, List of..... 145
National Board Organization..... 222
New Hampshire Fire Ins. Co..... 414
New Jersey Fire and Marine Insurance Companies..... 342
New Orleans Ins. Co..... 413
New York Fire and Marine Insurance Companies..... 344
New York Life Non-forfeiture Rules..... 180
Non-forfeiture and Life Insurance..... 178
North American Life Ins. Co., Toronto..... 412
North Carolina Fire and Marine Insurance Companies..... 368
North German Fire Ins. Co..... 417
Northampton Mortality Table..... 51
Northwestern Mutual Non-forfeiture Rules.... 180
Norwich Union Fire Ins. Society..... 410
Notes Payable and Legal Holidays..... 157

Ogden, Henry V., Resident Secretary, New Orleans..... 415
Ohio Fire and Marine Insurance Companies, 351, 368
Ontario Mutual Life Assurance Co..... 413
Other Fire and Marine Insurance Companies.. 368

Pacific Mutual Non-forfeiture Rules..... 181
Paper and Specie Circulation..... 151
Payments to Life Policyholders in Ten Years.. 193
Pell, Wallack & Co., New York..... 409
Penn Mutual Life Ins. Co..... 414
Penn Mutual Life Non-forfeiture Rules..... 181
Pennsylvania Fire Ins. Co., Philadelphia..... 417
Pennsylvania Fire and Marine Insurance Companies..... 355
Petroleum and its Products..... 98
Phœnix Mutual Life Ins. Co..... 414
Phœnix Mutual Life Non-forfeiture Rules..... 181
Points Relative to Life Insurance Established by Judicial Decisions..... 37
Policyholders, Life Insurance, Information for. 178
Population, Capital and Area of Nations..... 93
Population and Sex..... 90
Population of Cities and Towns in the United States..... 88
Population by Races in 1870 and 1880..... 91
Population, Distribution of..... 92
Population of Cities of the World..... 95
Population of the United States at Each Census, by States..... 86
Pork Packing Industry..... 120
Postage, Foreign, Rates of..... 170
Postal Receipts and Expenditures..... 164
Precious Metals Production..... 122
Presbyterian Annuity and Life Non-forfeiture Rules..... 181

PAGE
Prescott Insurance Company, Boston..... 411
Proportions for Chimneys..... 236
Provident Life and Trust Company..... 418
Provident Life and Trust Non-forfeiture Rules 181
Provident Savings Life Non-forfeiture Rules.. 181
Public Debt of the United States..... 138

Railroad Property, Value of..... 174
Rates of Foreign Postage..... 170
Rawlings, Edward, and his Companies..... 415
Ready Time Reckoner..... 216
Receipts and Expenditures of the United States Government, 1856-81..... 140
Receivers, Life, Fire and Marine Companies in the Hands of..... 234
Retired from Business..... 229
Rhode Island Fire and Marine Insurance Companies..... 360
Rice Crop of 1880..... 118
Rochester Fire Insurance Interests..... 416
Rochester German Fire Ins. Co..... 416
Russian Insurance Companies..... 216
Rulers of Nations, Names of..... 177

Salmon Fisheries and Canneries..... 117
Salt Industry, Comparative Statement of..... 119
Scottish Union and National Ins. Co..... 413
Sex and Population..... 90
Short Rate Table for Canceling Policies (per cent)..... 243
Short Rate Table, from Twenty Cents to Five Dollars..... 224
Silk Manufacture..... 114
Silver, and Gold Consumption..... 124
Silver and Gold Exports and Imports..... 124
Silver and Gold Production..... 123
Silver Purchases, 1881..... 137
Southern Mutual Life Ins. Co..... 411
Southern Mutual Life Non-forfeiture Rules... 181
Southern Syndicate..... 413
Specie and Paper Circulation..... 151
State Legislation—Local Requirements of the Several States..... 54
State Mutual Life Assurance Co..... 414
State Officials Having Authority in Insurance matters..... 66
Statistics of Foreign Insurance Companies.... 196
Statistics of Life Insurance for Twenty Years.. 194
Statutes of Limitations..... 162
Stocks and Dividends of Fire Insurance Companies..... 238
Stolen Bank Notes..... 149
Storage of Petroleum and its Products..... 98
Stowell, C. L., Rochester..... 417
Suicide, Men and Women..... 97
Sun Life Ins. Co..... 412

PAGE
Superintendents and Commissioners Organization..... 224
Sugar Crop of 1879..... 118
Superintendents of Insurance in various States. 66
Swine Supply of the World..... 121
Syndicate, The Southern..... 413

Table of Distances..... 167
Technical Words used by Fire Underwriters... 45
Temple, T. J., New York..... 414
Tennessee Fire and Marine Insurance Companies..... 362
Teutonia Ins. Co., New Orleans..... 413
Texas Fire and Marine Insurance Companies.. 363
Timberlake & Bullitt's Agency..... 410
Time Reckoning Table..... 216
Tobacco, Culture and Curing of..... 113

Underwriters Association of the South Organization..... 223
Underwriters' Organizations..... 221
Union Central Life Non-forfeiture Rules..... 181
Union Fire Ins. Co., Philadelphia..... 417
Union Mutual Life Ins. Co..... 411
Union Mutual Life Non-forfeiture Rules..... 181
United Fire Reinsurance Co., Manchester..... 416
United Fire Underwriters in America Organization..... 221
United States Coinage for 1881..... 136
United States Currency Redeemed and Outstanding..... 144
United States Government Receipts and Expenditures, 1856-81..... 140
United States Life Ins. Co..... 410
United States Life, Non-forfeiture Rules..... 182
United States Productions..... 105

Values of Foreign Coins..... 173
Vermont Life Ins. Co..... 412
Vermont Life Non-forfeiture Rules..... 185
Virginia Fire and Marine Insurance Companies..... 363
Voting Privileges of Policyholders in Life Companies..... 182

Washington Life Ins. Co..... 182
Washington Life Non-forfeiture Rules..... 411
Weights, Moneys and Measures of Foreign Countries..... 171
Westchester Fire Ins. Co..... 414
West Virginia Fire and Marine Insurance Companies..... 364, 368
Whiton, John M., N. Y., The Agency of..... 409
Wisconsin Fire and Marine Insuarnce Companies..... 364

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THE

Connecticut Mutual

Life Insurance Company,

OF HARTFORD, CONN.,

recognizing the possible continuance and future effect of the causes producing the recent great changes in the rate of interest on the best securities, and the necessity of basing all life insurance calculations upon a rate certain to be earned during the possible continuance of policies hereafter to be written, a peroid of more than two generations, because of the impossibility of changing their basis in the future as to business then existing should the assumed rate of interest fail to be realized; and that in a business dependent on future contingencies nothing is certainly safe that is not certainly more than apparently safe; in order to provide absolute safety in the basis of its business and to have the largest liberty in the future selection of investments, *will compute the net premiums and reserves upon future policies on the assumption of earning three per cent interest on the best long investments, instead of four per cent, which is now and will remain the basis of business now existing.*

As a further basis it assumes the rate of mortality shown by the American Experience Table, the entire safety of which, as an assumption for the future, has been fully proved.

Its contracts will thus be more securely based than any now written; and so long as the actual rate of interest remains above the assumed rate, the larger reserves invested will give the larger returns of surplus interest.

The new premiums charged for policies, while providing a larger reserve for future safety, will give the advantage of the company's unrivaled economy in management; being on annual premium life policies on the average something less than those heretofore charged.

Its new policies will contain some most important

NEW FEATURES.

While most men never get beyond the need for insurance, nearly all look forward to a time when others will be no longer dependent upon them, and when they may wish to have all the remaining surplus from past labors available for personal use. Hence they take endowment policies for such peroids as they think will cover the need of insurance and payable to themselves afterwards; to which there are two essential objections: 1st. That in point of fact they usually need the insurance after the term of the policy has expired, but have then become uninsurable, or can only get new insurance at a much higher premium because of advanced age; 2d. That the premiums for endowments are so much higher than for life policies that men

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cannot usually afford by this means to carry as much insurance as their families need.

In order to give a method by which one can carry the largest possible amount to protect his family just as long as they may need it, and yet make the payments, less the cost of insurance had, available at once should the need of insurance cease, we offer the following:

The Whole Life Policy at the ordinary annual premium, or with a limited number of premiums; all surplus credited upon the policy may be left with the company to accumulate at such rate of interest as may be determined by the Directors, to be paid with the policy, at its maturity, to the person entitled thereto.

At the end of each peroid of 10, 15, 20, 25, 30, 35, etc., years from the issue of such policy, the parties in interest may surrender the same for a cash value as therein agreed, together with the amount of the surplus previously credited and so accumulated.

Or paid-up insurance may then be taken for such amount as the cash value and surplus previously credited will buy as a single premium.

Should the policy lapse at any intervening year of the above periods, and after three premiums have been paid, paid-up insurance will be given, on surrender of the policy according to its terms, for such amount as the reserve and surplus previously credited, less a small surrender charge, will buy as a single premium.

Each policy will have attached a table of cash values growing out of the reserve, and the accumulation of surplus will be stated each year.

The accumulated surplus may be used in case of necessity to pay current premiums.

This gives the greatest amount of insurance the premiums can buy while insurance is needed, and also gives their entire effect as an endowment if insurance becomes unnecessary. The longer the policy runs the greater its value, both as an insurance and an endowment, and *the higher reserve required by the assumption of 3 per cent interest makes the policy just so much the more valuable as an endowment.*

We believe it, as we intend it to be, the safest, most valuable, and most liberal contract ever written.

JACOB L. GREENE, President.

JOHN M. TAYLOR, *Secretary.* W. G. ABBOT, *Ass't Secretary.*

D. H. WELLS, *Actuary.*

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THE

CONNECTICUT MUTUAL LIFE

Insurance Company.

Paid Death Claims and Matured Endowments in 1881	$3,718,646.87
Paid Dividends to Members	1,284,342.53
Has Surplus over all Liabilities, Reserve at 4 per cent	3,387,571.98
Has Policies in force (number)	63,913
Expense Ratio for 1881	8.30

JACOB L. GREENE, President.

JOHN M. TAYLOR, Secretary. W. G. ABBOT, Ass't Secretary.

D. H. WELLS, Actuary.

INCORPORATED 1851.

THE

MASS. MUTUAL

Life Insurance Company,

SPRINGFIELD, MASS.

Purely Mutual. No Stockholders.

All Policies protected by the Massachusetts Non-Forfeiture Law. This law applies only to Companies chartered by the Commonwealth of Massachusetts.

E. W. BOND, President.

JOHN A. HALL, Secretary.

O. B. IRELAND, Actuary.

J. B. PENDERGAST, Supt. of Agencies.

A TREATISE

ON THE

PRINCIPLES AND PRACTICE

OF

LIFE INSURANCE,

Being an Arithmetical Explanation of the Computations involved in the Science of Life Contingencies,

TO WHICH ARE ADDED

VALUABLE TABLES FOR REFERENCE,

FOR THE USE OF

LIFE INSURANCE COMPANIES AND AGENTS.

BY NATHAN WILLEY, ACTUARY.

THIRD EDITION.

Revised, enlarged and corrected by HENRY W. SMITH, Actuary.

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THE SPECTATOR COMPANY,

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Index to Advertisements.

	PAGE
Accident Insurance Company of North America	xxiv
Ætna Life Insurance Company, Hartford	xx
Agricultural Insurance Company, Watertown	xxix
American Exchange Fire Ins. Co., N. Y.	i
American Fire Insurance Company, N. Y.	xviii
American Fire Insurance Company, Phila.	xiii
American Life Insurance Company, Phila.	xx ii
Argentine Insurance Company, Denver	xi
Beardsley & Cirkle, Chicago	408
Berkshire Life Insurance Co., Pittsfield	11
Boston Underwriters, Boston	xv
British American Assurance Co., Toronto	xviii, xxviii
Buffalo German Insurance Co., Buffalo	vi
Burch, T. R., General Agent, Chicago	ii
Canada Life Assurance Co., Hamilton, Ont.	12
Citizens Insurance Company, Canada	xxi
Citizens Insurance Company, Pittsburgh	xvii
City of London Fire Insurance Co., London.	ix
Commercial Fire Insurance Company, N. Y.	xxiii
Confederation Life Association, Toronto	xx
Connecticut General Life Ins. Co., Hartford.	xiii
Connecticut Mutual Life Insurance Co	6, 7, 8
Continental Insurance Company, N. Y.	xxiii
Continental Life Insurance Co., Hartford	vi
Crescent Insurance Company, New Orleans.	iv
Enterprise Fire and Marine Ins. Co, Cin	xii
Equitable Life Assurance Society, N. Y.	i
Etting & Co., Philadelphia	15
Factors and Traders Ins. Co., New Orleans.	v
Farragut Fire Insurance Company, N. Y.	xxx
Fidelity and Casualty Company, N. Y	iii
Fire Ins. Association, of London (Limited)	xxxi
First National Fire Ins. Co., Worcester	vii
Franklin Fire Insurance Company, Phila.	iii
Gay, Edward S., Atlanta	xv
German Insurance Company, Freeport, Ill.	xii
Grubb, Paxton & Co., General Agents and Adjusters, Indianapolis	vii
Grubb, W. C., Manager, Indianapolis	xi
Guarantee Company of North America, Montreal	xxxii
Hamburg-Magdeburg Fire Insurance Co., Hamburg	vii
Hanover Fire Insurance Co., N. Y.	vi i
Hartford Fire Insurance Company, Hartford.	xx
Home Insurance Company, N. Y.	xiv
Home Life Insurance Company, N. Y	xiii
Homœopathic Mutual Life Ins. Co., N. Y	xxix
Hosmer, R. W. & Co., Chicago	xvii
Insurance Company of North America, Phila.	xxx
John Hancock Mutual Life Ins. Co	408
Kellogg, Edgar H., Superintendent of Agencies, Chicago	xiii
Knickerbocker Life Insurance Co., N. Y.	xxvi
Langford, C. F., General Agent, New York.	xxvi
Langford, J. H. & Co., New York	11
Lion Life Insurance Co., London, England.	10
Liverpool and London and Globe Ins. Co.	10, xxv
London and Lancashire Fire Ins. Co., N. Y.	16
London and Provincial Fire Insurance Company (Limited), London	xxvii
Manhattan Fire Insurance Company, N. Y.	xxx
Manhattan Life Insurance Company, N. Y.	vi
Massachusetts Mutul Life Insurance Company, Springfield	8
Mechanics Fire Insurance Co., Brooklyn	xxx
Metropole Insurance Company, Paris	ix
Metropolitan Life Ins. Co., New York	11
Metropolitan Plate Glass Ins. Co., N. Y	xxi
Moore, J. B., Richmond, Va	xxi
Mutual Benefit Life Insurance Co., Newark.	x
Mutual Life Insurance Company, N. Y	xxii
National Fire Insurance Co., Hartford	iii
National Fire Ins. Co., New York	244
National Life Insurance Co., of Vermont	xxvi
New England Mutual Life Ins. Co., Boston.	vii
New Orleans Insurance Co., New Orleans.	v
New York Life Insurance Co., N. Y	*
Newark Fire Insurance Company, Newark.	xviii
Niagara Fire Insurance Company, N. Y	xxiii
North American Life Insurance Co., Toronto	xxix
North German Fire Insurance Co, Hamburg	x
Northern Fire Insurance Co., Baltimore	xxviii
Norwich Union Fire Insurance Society	xxvii
Ogden, H. V., Resident Secretary, New Orleans	10
Paige, John C., Resident Manager, Boston	ix
Pell, Wallack & Co., New York	xvii
Penn Mutual Life Insurance Co., Phila.	i
Pennsylvania Fire Insurance Co., Phila	viii
Phenix Insurance Company, Brooklyn	ii
Phœnix Assurance Company, London	xxviii
Phœnix Mutual Life Insurance Co., Hartford	xi
Principles and Practice of Fire Underwriting.	10
Principles and Practice of Life Insurance	8
Provident Life and Trust Co., Philadelphia	xii
Providence-Washington Fire Insurance Company, Providence	325
Prudential Insurance Company, Newark	viii
Queen Insurance Company, Liverpool	xi
Reassurance Générales Company, Paris	ix
Rochester German Fire Ins. Co., Rochester.	
Royal Fire Insurance Company, Liverpool	xvi
Standard Fire Office (Limited)	11
State Mutual Life Assurance Co., Worcester.	2
Star Fire Insurance Company, New York	x
Sterling Fire Insurance Company, N. Y	xii
Stowell, C. L., Resident Manager, Rochester	xxviii
Temple, T., J., New York	xxvii
Transatlantic Fire Insurance Co., Hamburg.	xxvi
Travelers Life and Accident Insurance Company, Hartford	xix
Union Mutual Life Insurance Co., Portland.	xvi
United Fire Reinsurance Co. (Limited)	2
United States Life Insurance Co., N. Y.	xxi
Vermont Life Insurance Co., Burlington	10
Washington Life Insurance Co., New York.	16
Watertown Fire Insurance Co., Watertown.	xvii
Weed & Kennedy, New York	15
Western Assurance Company, Toronto	xxiii
Whiton, John M., New York	iii

*See page opposite title page.

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See Catalogue at end of this book.

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ESTABLISHED 1847. ESTABLISHED 1847.

CANADA

Life Assurance Company.

HEAD OFFICE, HAMILTON, ONT.

The 34th Annual General Meeting of the Company was held on the 6th September, 1881, when the Accounts and Statements in detail were submitted with the Directors' Yearly Report, of which the following is an

ABSTRACT.

1.	Assets 30th April, 1881,	$4,560,161
2.	Income for the year ending 30th April, 1881,	957,288
3.	Income (included in above) for the year from interest and profits on sale of Debentures,	284,208
4.	Claims by death during the year,	224,757
5.	Claims as estimated and provided for by the Company's tables,	326,135
6.	Number of Policies issued during the year—2257.	
7.	Amount of Policies,	4,157,165
8.	New Premiums on above.	122,425
9.	Proposals declined by Directors—238—for	386,412
10.	Policies in force 30th April, 1881, 13,998, upon 11,498 lives,	
11.	Amount assured thereby,	25,024,270

Table showing Business and Position of the Canada Life Assurance Company, during 34 years, viz.: from its foundation in 1847, to 1881.

PERIOD.	Assurances in Force.	Annual Revenue.	Claims Paid.	Total Funds.
1850	$814,902	$27,838	$1,200	$41,873
1855	2,349,608	83,908	88,008	217,758
1860	3,365,407	133,446	226,773	664,929
1865	4,013,268	141,968	401,944	717,379
1870	6,404,437	273,728	680,154	1,090,098
1875	13,430,037	582,735	1,102,847	2,412,362
1880	21,547,759	835,856	1,845,862	4,297,852
1881	25,024,270	957,288	2,040,481	4,560,161

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality; its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its assurers.

A. G. RAMSAY, Managing Director and President.

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J. W. MARLING, Superintendent of Agencies. R. HILLS, Secretary.

PUBLISHERS' PREFACE.

WE present THE INSURANCE YEAR BOOK for 1882–3 greatly enlarged and, we are confident, much improved. This is the tenth year of its publication, and with each succeeding edition it has been the aim of the publishers to make it more complete than any of its predecessors. From a small volume of a limited number of pages, containing the financial exhibits of a comparatively few Companies, it has grown year by year until, in this edition, we present a hand-book of information for persons identified with the Insurance profession that is invaluable as a book of reference. It contains carefully prepared statistics of Home and Foreign Companies, in a form at once more concise and more complete than have ever before been compiled in a single volume.

The statistics of American Fire and Marine Companies will be found to be unusually full in the present edition, giving comparative exhibits for three years of the financial standing and business transactions of over five hundred Companies. This includes all those Stock and Mutual Companies that are legitimately engaged in the business of fire underwriting in compliance with the laws of the several States. They comprise all the Companies that can be considered as competitively engaged in the business. No mention is made of the many town and county Mutuals, that do a small business in a local territory, and which do not provide legitimate Insurance in any sense of the word. These statistics have been compiled with great care, at considerable cost, and can be found nowhere else in such concise and attractive form.

American Life Insurance Companies are also more fully represented in the volume than ever before, comparative statistics of all the Companies being given for the years 1879, 1880 and 1881. The financial condition of the Life Companies and a full exhibit of their transactions for the three years named are fully set forth in the tables. Statistics showing the payments made to policyholders in Life Companies during the past twenty years are also given. There will be found much other matter pertaining to Life Insurance that is of interest and value to all persons identified with that branch of underwriting.

A prominent feature of THE INSURANCE YEAR BOOK will be found in that portion devoted to a description of the Fire Departments of the country. The data here presented shows how the different cities and villages are equipped for fire extinguishment, their water supply, fire appa-

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ratus, etc. These statistics were obtained by direct application to the Chiefs of the various Fire Departments, and were subsequently corrected by the statistics obtained for the Census of 1880. No material change has been made in this department of THE YEAR BOOK from last year, for the reason that the inquiries of the Census Bureau were prosecuted so late into 1881 that the ground was practically covered by the returns thus obtained. Next year we shall gather these statistics afresh, and more in detail. We desire to express our obligation to General FRANCIS A. WALKER, Superintendent of the Census, for permission to avail ourselves of the Census returns (not yet published), and to Mr. CHARLES A. JENNY, who has charge of this branch of the Census, for valuable assistance in preparing these reports.

The preliminary chapter on Insurance, detailing its origin and progress, is inserted more for the information of our numerous patrons who are not underwriters, and young men just entering the business, than for veteran underwriters. The circulation of THE YEAR BOOK has increased so much with the last few editions, that it is now found almost as frequently on the desks of merchants and business men as in the hands of underwriters. To this class, a brief history of Insurance, and some account of its aims and objects, will, doubtless, prove desirable.

A large amount of matter of a miscellaneous character will be found in this volume. This relates generally to the financial, industrial and agricultural resources of our common country, and embraces information that every American should possess. It is invaluable to business men, and, as all underwriters are business men, many of them engaged in other occupations in addition to selling Insurance, they cannot fail to appreciate this portion of THE YEAR BOOK.

Thanking our numerous patrons for the many favors they have extended to us during a business career covering a period of fifteen years, and promising our best endeavors to merit their approval in the future, we present THE INSURANCE YEAR BOOK to their consideration, and commend it to their careful attention, satisfied that it will prove of great value to those who use it freely.

THE SPECTATOR COMPANY.

NEW YORK, *June* 15, 1882.

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ASSETS.

United States Registered Bonds.....	$986,355.00
New York City 4 per cent Registered Bonds.....	16,050.00
Cash in Banks and on hand.....	39,729.46
Premiums in course of collection.....	86,169.14
Interest accrued and other Assets.....	20,717.45
Total Assets in U. S.....	$1,149,021.05

LIABILITIES.

Losses in process of adjustment.....	$99,349.58	
Reserve for Unearned Premiums.....	482,127.36	
Reserve for all other Contingent Liabilities.....	19,980.26	601,457.20
Net Surplus in the U. S.		$547,563.85

Increase over January 1, 1881.

In Assets.....	$134,051.14
In Net Surplus.....	47,437.76

Growth of U. S. Branch.

June 7, 1879—Entered N. Y. State with deposit of U. S. Bonds, par...	$249,000.00
January 1, 1880—Assets in U. S.....	775,003.10
" 1, 1881 " "	1,014,969.91
" 1, 1882 " "	1,149,021.05

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INSURANCE.

SOMETHING OF ITS ORIGIN, AIM AND OBJECTS.

THAT plan or system in accordance with which a number of persons seek to indemnify individuals for losses incurred under certain conditions, is called insurance. It takes on many forms, and is made sufficiently elastic to cover almost all the conditions under which losses are wont to come to individuals. Thus we have marine insurance—probably the earliest form devised; insurance against fire, life insurance, insurance against hail storms, plate glass insurance, accident insurance, fidelity insurance, insurance of profits, and live stock and horse and vehicle insurance, etc. The conditions necessary for the transaction of insurance are, that an individual shall be exposed to loss or injury by reason of certain contingencies to which all persons, or, at least, a class of persons, are exposed, whereby a calculation can be made as to the probable number of similar losses that will occur within a given period and an equitable rate of charges be established to compensate for the indemnity guaranteed. This indemnity may be guaranteed by stock companies, having fixed capitals, and collecting premiums in advance, or upon the mutual plan, whereby members of associations are assessed certain amounts to pay the losses of other members after they have occurred. The latter form is not regarded as legitimate insurance, but inconsistent in its plan with that idea of positive guaranteed indemnity that is conveyed by the term insurance. Mutual companies seldom have a reserve with which to pay losses, and without such reserve there can be no guaranteed indemnity. In this article we shall, therefore, treat especially of those forms of insurance practiced by regularly organized companies, having fixed capitals, reserves with which to pay losses, and surplus provided to meet great emergencies.

The best known and most popular forms of insurance are fire, life and marine insurance, and of these, fire insurance is a matter of necessity to the greatest number of persons.

FIRE INSURANCE.

Disasters by fire have occurred in all ages, no country having been exempt from them, nor the intelligence and foresight of any age able to prevent them. Laws have been enacted in all civilized countries to regulate the construction of buildings, with a view to preventing fires, but no legal enactments have been found equal to the pre-

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vention of disastrous fires, or even great conflagrations. As loss by fire is a contingency to which every property-owner is exposed, it naturally occurred to them to organize a system by means of which individuals who were so unfortunate as to incur loss by fire should be reimbursed by others who escaped such loss. Insurance, in a crude form, more in the nature of voluntary contributions for the relief of sufferers by fire, existed many centuries ago, but it was not until about the beginning of the seventeenth century that it is found to have existed as an organized system. After the great fire in London, in 1666, the necessity for organized relief for sufferers by fire was keenly felt, and clubs were formed for that purpose, while a few adventuresome individuals offered to sell indemnity against fire. It was not, however, until 1681 that companies were organized with capital paid in for the exclusive purpose of insuring against losses by fire. Out of these primitive ventures has grown the great system of insurance as it now exists, employing many millions of dollars in its annual transactions, and forming a new and distinct occupation for many thousands of persons. Insurance is to-day recognized as not only an integral and necessary factor in the commerce of nations, but is imperatively demanded for the establishment and maintenance of commercial credit among all civilized peoples. To such importance has it grown, that governments have acquired immense revenues by taxing the income derived from it, and have, in some instances, assumed greater or less control over it.

Of the fire insurance companies organized in England in the 17th century, but one is now in existence, the Hand-in-Hand, which dates from 1696. The Sun, the Union, the Westminster, the London, and the Royal Exchange were organized between 1710 and 1720, and are still doing business successfully. In 1720 the first fire insurance company was organized in Scotland, and in 1750 the first German company saw the light. The first company organized in the United States was born in Philadelphia in 1752, with which Benjamin Franklin was subsequently identified. Of the other companies formed during that century in this country, the following are still in existence, viz.: the Knickerbocker, of New York (1787); the Insurance Company of the State of Pennsylvania, Philadelphia (1794), and the Providence-Washington, of Providence (1799). Of the British companies doing business in this country, three were organized during the last century, viz.: the London Assurance Corporation (1720); the Norwich Union (1797); and the Phœnix (1782).

The British Government at an early day appreciated the importance of fire insurance, and in 1694 imposed a tax upon it, and in 1782, a uniform tax of 1s. 6d. upon each £100 of insurance was declared. This rate was increased from time to time till it reached 3s. on the £100, where it remained for some fifty years, and was finally abolished entirely in 1869. This tax was charged to policyholders in their premiums, and paid over to the Government by the companies collecting it. Agricultural produce, and a few other kinds of property, were exempted from this tax, but because it was so easily collected through the agency of the companies, it was maintained long after it was recognized as an oppressive burden imposed upon frugality and prudence. The rapid growth of the fire insurance business in Great Britain is indicated by the sums upon which the companies paid tax, viz.:

In 1783	£135,000,000	In 1840	£645,000,000
" 1800	200,000,000	" 1860	1,000,000,000
" 1820	427,000,000	" 1868	1,430,000,000

There are now about 60 companies in Great Britain doing a fire insurance business, some of them devoting themselves exclusively to insuring against the fire hazard, while others combine with it insurance upon life or marine risks. At present the Brit-

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ish Government does not impose any restrictions upon the business of fire underwriting, but in 1870, an act, known as the Life Assurance Companies' Act, was passed, which requires life companies to deposit £20,000 on their establishment; it also requires all companies doing a life business to make certain reports to the Board of Trade for the information of Parliament. By this act, those companies doing a mixed business are compelled to make reports, while those that are devoted solely to fire insurance are exempt from this requirement. Some of the more important fire offices avail themselves of this exemption, and refuse all information as to their financial standing or the amount of their transactions. This is also set forth as a reason why these companies do not establish branches in the United States, where sworn statements of their affairs would be required annually. Thirty companies that made returns gave an aggregate income from 1870 to 1876, as follows:

1870	£3,765,000	1874	£5,824,000
1871	4,733,000	1875	6,072,000
1872	5,366,000	1876	6,162,000
1873	5,600,000		

This shows an increase of nearly 63 per cent in the volume of business during those six years of thirty companies. The experience of those that did not report is supposed to have been about the same, and it is estimated that at the present time the aggregate premium income of all British companies is about £10,000,000 sterling per annum. The thirty companies making reports have an aggregate capital of about £40,000,000, and cash assets, available to pay fire losses exclusively, of about £20,000,000. The London Fire Brigade is maintained in part by assessments levied upon fire insurance companies in proportion to the amount of business done by them. From returns made to the Brigade, we learn that the amount insured in the metropolitan area during 1866 was £316,000,000; in 1871 it was £440,000,000; in 1878, £605,000,000, and in 1879, £624,000,000.

The following table, compiled from the reports of the Fire Patrol Committee of New York City, shows the aggregate premium receipts of the companies on their local business alone from 1867 to 1881. The Fire Patrol of New York is similar to the Salvage Corps of London, and is maintained by the insurance companies, assessments being based upon premium receipts, the companies making returns under oath:

Year.	Premiums.	Year.	Premiums.
1867	$8,228,845	1875	$6,802,331
1868	7,369,061	1876	5,838,013
1869	6,872,885	1877	5,032,669
1870	6,085,281	1878	4,608,789
1871	6,606,352	1879	4,612,947
1872	7,001,802	1880	4,990,967
1873	8,281,508	1881	5,103,749
1874	7,877,622		

In Canada there are about thirty companies transacting the business of fire underwriting, of which nine are of Canadian origin, the others being American and English companies. This does not include mutual companies. In 1880 these thirty companies wrote insurance to the amount of $364,918,140, on which they took in premiums $3,232,029. They paid for losses during that year $1,426,521, the ratio of losses to premiums being 44.8. Canada also has seven life insurance companies, competing with seventeen English and seven American companies in this field of insurance. There are also several companies devoted to accident, guaranty and steam-boiler insurance.

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France is prolific of insurance companies, several new ones having been formed within the past year, regarding which we have no data of importance. In 1880 there

were thirty-two stock companies transacting fire insurance business, and some twenty or more mutuals. Of the thirty-two companies with capital all but two are located in Paris, and two are devoted exclusively to re-insurance. Reports made by twenty-three of these companies for 1879, comprising all the more important ones, show that in that year their aggregate premiums amounted to 92,000,000 francs, while their losses averaged fifty per cent of this sum. Some of the French companies have been remarkably successful, not only at home, but in those foreign fields where they have established their branch offices.

In other parts of the present volume will be found detailed statistics of the foreign companies, compiled from reports that bring their operations down to the present year. They will be found interesting, as showing a comparison between the results obtained by them and companies of American origin.

In the United States, where the territory to be covered is so great, there are more insurance companies, operating under one form or another, than it has ever been possible to obtain an account of. The present issue of THE YEAR BOOK contains the financial statements for a series of years of nearly 500 fire insurance companies that do a general business, and makes mention of nearly 1000 other companies whose statements were unattainable. In addition to these, there are mutual companies, doing a limited business in small areas, whose numbers are counted by hundreds. Many millions of dollars are employed in the conduct of the business, and the sums paid out annually for fire losses in the United States aggregate some $50,000,000 to $60,000,000. A study of the tables presented in this volume, regarding the transactions and financial condition of the fire insurance companies, presents the facts as to the immensity of the insurance business better than we can do it in language.

The insurance industry is prosecuted under difficulties in the United States. While the national government does not assume to exercise any jurisdiction whatever over it, the thirty-eight States forming the confederation of States all have special laws relating to the practice of underwriting within their borders, and the laws of each State differ from those of all others in many essential particulars. Some States have reciprocal laws—generally designated "retaliatory" laws—whereby a State imposes upon companies of other States doing business within her borders such burdens of taxation and restriction as are imposed by those States upon the companies of her creation. As a consequence, the requirements of the different States are about as varied as human ingenuity can make them. Add to the annoyances caused by this lack of uniformity, the fact that the Legislatures of most of the States meet annually, and the others once in two years, and that while in session legislators are constantly devising new forms of taxation and more stringent restrictions to be imposed upon insurance companies, and it will be readily conceived that fire underwriting is prosecuted under difficulties in the United States. In another chapter of this volume will be found a summary of the requirements of the different States, setting forth upon what conditions companies will be permitted to transact business within their respective limits.

Most of the States have Insurance Departments, presided over by officials whose duty it is to see that companies comply with the law, and to exercise a general supervision over their affairs. These departments are maintained by fees collected from the companies, whereby a special burden of taxation is imposed upon them. This system of State supervision of the insurance interest was rendered necessary some years ago by the large number of fraudulent or "wild cat" companies that sprang up, whose purpose it was to enrich their officers and swindle the public. State supervision

acted as a check upon such fraudulent schemes, breaking up many of them, and bringing some of their promoters to punishment, but in these later days, when the public is better informed upon insurance matters, and the companies have grown in wealth and responsibility, it is a mooted question whether State supervision is an advantage or otherwise.

The essential principle of fire insurance is the distribution of loss. It does not aim, directly at least, at the prevention and only in a secondary way even at the minimizing of loss; but what it seeks to accomplish is, that such losses as do occur shall not fall exclusively, and possibly with overwhelming effect, on the owner of the property destroyed, but shall be borne in easy proportions by a large number of persons, who are all alike exposed to the risk of a similar catastrophe. Various expedients have been resorted to for securing this distribution of loss, and that which has best answered the purpose, and contributed most to the public benefit, is the system practiced by the joint stock companies, which offer to the public the guarantee of their capital and other assets, expecting to make such profit as will yield a fair return for the risks they assume from the amount of business that will come to them. Fire underwriting as a business consists in assuming a certain risk more or less considerable in amount, in return for an advance payment of a comparatively small sum, called the premium. While the indemnity guarantee is limited to the amount insured, the risk assumed is of an uncertain degree, subject to great fluctuations, and exceedingly difficult to measure. Whether of ten thousand houses, shops, stores or factories, ten or a hundred will be more or less injured by fire every year, is partly a matter of experience and partly a matter of conjecture or chance. Granting that the proportion destroyed would be the same during an average of years under the same conditions, the fact remains that the conditions are constantly changing, and that a risk that might fairly be assumed this year will have undergone such changes as will make it specially hazardous next. Private dwelling houses are usually regarded as choice risks, but changing conditions in the matter of their occupancy, means of lighting and heating, of the water supply, the erection of dangerous contiguous buildings, or the natural deterioration of the structures themselves, may make them less desirable at one time than another. Varying conditions are much more frequently encountered in stores, warehouses, and other business tenements than in dwellings, and hence it is impossible to fix a premium rate that shall be inflexible, or that will do justice under all conditions to both parties to the contract, the insured and the insurer. Competition, however, may be safely trusted to regulate the rate of premium so that the public shall not suffer, whatever may become of the companies.

The contract of insurance is known as the policy, and its conditions, according to modern practices, are as varied as the objects insured by it. There are no uniform forms of policies, for, while they are identical in purpose and uniform in their general tenor, their phraseology is changed to suit the exigencies of special cases, upon the demand of the person whose property is insured. In general terms, the purpose of the contract is to guarantee indemnity for loss by fire. The sum named in the policy is the limit of the indemnity, but in no case is the insured guaranteed a sum greater than his actual loss. His policy may name ten thousand dollars as the sum of the indemnity guaranteed; if his loss equals ten thousand dollars, he will receive that sum; if his loss is but ten dollars, ten dollars is the limit of the amount he can recover under his contract of insurance. In several States laws have recently been enacted, declaring in substance that the sum named in the policy shall be the measure of damage in case of total loss. That is to say, if a person insured property for twice what it was

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worth, and it should become a total loss, the insuring companies would be precluded from proving the actual value of the property, but would be required to pay the full amount named in the policy. These laws, however, were found to be incentives to incendiarism and opposed to public policy, and have been modified in most of the States. Where they still exist, they have become virtually dead letters on the statute books. As the policy is simply a guarantee of indemnity against loss by fire, it does not cover consequential damages, such as loss of business and profits in consequence of the fire-loss. Actual and positive loss, of which fire is the immediate cause, is the limit of the responsibility of the insuring company. This includes, of course, damage caused in the extinguishment of fire. Good faith is an essential element of the insurance contract, and the company assuming to indemnify loss by fire is entitled to know all the conditions surrounding the property insured; that the insured has an insurable interest in it; that the hazards are no greater than are described in the policy; of anything that may increase the hazard after the policy has been issued; and the facts regarding any other insurance on the property, by whomsoever procured. Much litigation arises through misrepresentations made by the insured, and incorporated in the policy, or through omission to make known that which is material to its validity. It is true of the insurance contract, as of any other, that whatever is intended should be specifically stated, and not left to inference, or to be quarreled over in the courts when a loss has occurred under the contract.

When a loss occurs, the matter of adjustment is immediately presented, and questions often arise perplexing alike to the insured and the insuring company. The difficulties in the way of speedy adjustments are dependent largely upon the conditions of the policy or policies covering the loss. It may be taken for granted, however, that all reputable companies are quite as anxious to deal justly and equitably with the insured, and to pay his loss promptly, as he is to have them. If delays are annoying to the insured, they are expensive to the companies. Experts are freely employed by the companies to adjust losses, and the highest ambition of these gentlemen is to settle a complicated claim satisfactorily to the claimant, and without involving the companies in vexatious lawsuits. Where the adjuster is unable to do this, the matter is generally submitted to arbitration, disinterested persons being called in to value the property and assess the damage. There is scarcely anything insurance companies are more opposed to than litigation. A lawsuit means almost endless annoyance, great expense, and is an injury to the reputations of companies engaged in it. Hence, they never carry a case into the courts unless the matter at issue involves some principle, or is believed to be tainted with fraud. Many vexatious adjustments are avoided by that condition in the policy giving the insuring company the privilege of reinstating the property damaged. While the insured cannot demand that this shall be done, the offer to do so is frequently found to be an efficacious way to secure a reduction of an exorbitant claim for damages. Companies seldom desire to replace the property burned, but occasionally do so rather than yield to the demand of the insured, who entertains an exaggerated idea of the value of his property. When there is but a partial loss, it is the duty of the insured to care for the salvage and to deduct its value from the amount insured. He has not the right to abandon property injured by fire, but the companies frequently assume the work of salvage, paying the insured a reasonable price for the remains of his property. Especially is this done in large cities, where men are employed by the companies for the specia purpose of making the best of goods damaged by fire, smoke and water. These persons are called "insurance wreckers," and have rendered valuable service to the underwriters, often recovering thousands of dollars in salvage fron

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what was regarded as a total loss. Many goods so reclaimed find their way to the auction rooms, where they are placarded "damaged by fire," and frequently bring better prices than they would if they had remained uninjured.

Insurance has become such a necessity for the protection of property, and so essential to commercial transactions, that few companies can assume responsibility for all the risks offered them. Hence, there has grown up a system of reinsurance, in accordance with which one company agrees to share the amount written by another upon a given risk. Thus a company that would ordinarily carry, say, $5000 upon a particular risk, will write several times that amount, reinsuring the excess in those companies with which it has reinsurance contracts. Many large English companies that did not have branch offices in this country formerly did a large reinsurance business with the New York State companies, but a law enacted by the Legislature in 1879 prohibits authorized companies from reinsuring any portion of their risks in companies that have not complied with the laws and received a license to do business within the State. As a consequence, many reinsurance contracts had to be abandoned, and the authorized companies were forced to restrict the amount of indemnity guaranteed upon a given risk to such sum as they are willing to assume themselves, or can transfer to other authorized companies. This has resulted in much inconvenience to many insurers, who are unable to obtain as large a volume of insurance as they desire While the law prohibits companies reinsuring in unauthorized companies, it cannot prohibit an insurer from buying his insurance wherever he pleases; hence many of them obtain policies in unauthorized companies on their individual application. This method of insuring is termed "underground," and it is an open secret that many insurance brokers, claiming to be agents of the insured, act as go-betweens between the unauthorized companies and individuals having large lines of insurance to place. Hence it happens that whenever a large fire occurs, it is found that a considerable portion of the insurance is carried by companies not licensed to do business in the State or in the country. The system of reinsurance is a great convenience both to the public and the underwriters, enabling the former to place large amounts with comparatively little trouble, often in a single company, leaving to those issuing policies for large sums to divide the responsibility with other companies at their pleasure. Underwriters are enabled, by the reinsurance plan, to deal more liberally with their customers when assured that other companies than their own stand ready to share the responsibility with them of any risk they may assume. In all the large cities there are many business men who desire insurance greatly in excess of what any one company would alone be willing to assume, but which, under their reinsurance arrangements, they can become responsible for, apportioning the amount among those other companies with whom they co-operate.

If the insurance companies, by their system of distributing among many fire losses that would crush individuals, are doing a beneficent work, the public owes to such companies an important duty, and that is the payment of such rates of premiums as will justify them in exposing their vast capitals and assets to fire hazards. All losses by fire must ultimately be borne by the public; the insurance companies act simply as the medium through which compensation to individuals is distributed. It is important to the public, therefore, that the rate of premium should be so graded as to lay the burden of fire losses equitably upon the shoulders of those who must pay them. For this purpose various associations of underwriters have been organized in the United States, whose main purpose it is to adjust rates for different localities, according to the fire hazards of those localities. The National Board of Fire Underwriters formerly undertook to fix a tariff of rates for the entire country, but this was

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speedily found to be impracticable, and the prestige of the National Board soon passed away, and an indiscriminate scramble for business ensued, in which the question of adequate rates was lost sight of. For several years this excessive competition was maintained, resulting in the destruction of many companies, and a very general demoralization of the business of fire underwriting. Few of the companies made profit on their business, while most of them were obliged to encroach upon their accumulated surplus to pay their losses and expenses. In 1880, however, a movement for a reform in underwriting practices resulted in the formation of an association which was named The United Fire Underwriters in America. Its plan of operations was to divide the country into districts, each having an association composed of representatives of companies doing business within such districts; these associations to have jurisdiction over insurance matters within their respective districts; in each city and village local boards were to be formed, and to these was to be relegated the subject of rates, it being conceded that the local agents of companies were better qualified to estimate the fire hazards in their localities than the officers of their companies, who were distant from the scene. At the present writing, this plan has not been fully developed, but good results have attended its adoption, so far as it has been put into operation. Under this plan, the local agents of companies will agree upon a tariff of rates for the locality over which they have jurisdiction, classifying risks according to their hazards, and charging an equitable, adequate and uniform rate of premium for insuring them, while all companies affiliated with the national association, or any of its subordinate organizations, will be prohibited from writing risks at less than the rates prescribed by the local boards within whose jurisdiction such risks are located. By this means, undue competition, resulting in "rate-cutting," will be avoided, the public will pay a reasonable price for its insurance, and the companies will be enabled to reap a fair compensation upon its transactions. Without such compensation the insurance companies cannot fulfill their mission. While their acts are, to a certain extent, benevolent, they are by no means charitable institutions. They are composed of capitalists who engage in the business of fire underwriting for profit, and they are entitled to such reasonable profit as their capital would earn if employed in other business enterprises. To enable them to fulfill their guarantees of indemnity to individuals, the public must pay them such rates of premium as are not only sufficient to compensate for the risks assumed, but to pay them their reasonable profit. As before stated, where several hundred companies are engaged in the business of fire underwriting, competition may be confidently relied upon to keep the tariff of rates from being extortionate.

It is a popular fallacy that fire underwriters should provide the means of fire extinguishment. This is a great mistake. All losses by fire are public calamities. In the United States they now aggregate about $100,000,000 annually. This is national waste—the destruction of so much of the wealth of the nation—which, but for its destruction, would be the means of still further increasing the nation's wealth. What is destroyed must be replaced, and the people must furnish the means to do it. Insurance companies reimburse the individual, if his property was insured, but for every dollar they pay out they collect another from other insurers. Every loss by fire adds something to the burdens of the people, and fire underwriters have just so much interest in the matter as other individuals, property-owners or taxpayers. It is no part of their duty to see that buildings are made fire-proof, or means provided for extinguishing fires. Fires are public catastrophes, and must be provided against by the public. A motto adopted by fire underwriters is to "charge for the risk as they find

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it," and by carrying this motto into practice, they make it to the interest of individuals to protect their property from fire, as far as possible, by fixing the rates of insurance to correspond to the hazard. If there were no fires there would be no necessity for fire underwriters; the greater the frequency with which fires occur, the more imperative is the demand for insurance. Self interest, therefore, would lead underwriters to desire numerous small fires, sufficient to keep the public alive to the necessity of insuring its property, but to deprecate large fires, which entail severe losses upon the companies. Their interest in preventing fires or extinguishing them is, from a business standpoint, not so great as that of the average property-holder, but, as good citizens, they are interested equally with their fellow taxpayers.

There is one abuse in the practice of fire underwriting with which the insurance companies doing business in the United States are especially chargeable, and that is over-insurance. It matters little as to what is the actual value of the property on which insurance is desired, the owner can obtain almost any amount, provided he is willing to pay the premiums. He must, of course, when a loss occurs, contend with the keen, active agents of the companies for the adjustment of his claim, and his proofs of loss must be of such a character as to withstand the most vigilant scrutiny. Nevertheless, over-insurance is admitted to be a constant temptation to incendiarism and fraud, and an evil that should be eradicated. It is estimated by underwriters who have gathered statistics upon the subject, that thirty-five per cent of all the fires that occur are of incendiary origin, and that fifty per cent of these are prompted by over-insurance, the owners of the property destroyed deliberately setting it on fire to recove-the amount of their insurance. The act of incendiarism includes nearly all the crimes in the calendar, from the perjury, which is essential to the attainment of its end, to the possible roasting of persons alive in its commission. Yet unscrupulous persons boldly undertake its commission for the sake of the few thousand dollars guaranteed them in their policy of insurance. Underwriters claim that it is not their business to know the value of property, but to insure it at the owner's estimate, and pay the amount of a proved loss in case of its destruction by fire. To ascertain the actual value of all property insured would entail much labor and expense upon the companies, and, as a consequence, increase the rate of premium, for it is inevitable that whatever cost a company is put to in placing its insurance must be returned to it by the insured. As a preventive of over-insurance, some State Legislatures have enacted valued policy laws, presumably with the idea that companies would cause all property insured to be valued before rendering themselves liable for the sum named in the policy. But such was not the effect, the companies relying upon their contract to pay only the actual loss to preserve them from pecuniary harm. Another proposition to prevent over-insurance has been discussed considerably, and meets with favor among the more intelligent underwriters, and that is the passage of laws that will prohibit companies paying more than two-thirds of a proved loss. Property-owners would thus be made co-insurers of their own property, and responsible for one-third at least of the loss in case of its injury by fire. While such a law would tend largely to remove the incentive to incendiarism and reduce the fire losses of the country, its proposed enactment does not meet the approval of property-owners. In the absence of such laws, the vigilance of underwriters and the prompt and vigorous punishment of incendiaries must be relied upon to prevent the perpetration of the crime of arson.

But while the insurance companies, by permitting over-insurance, tempt to incendiarism, they are merciless prosecutors of incendiaries, maintaining a general fund from which rewards are paid for the conviction of persons guilty of setting fire to their in-

sured property. Numerous convictions have resulted from the judicious use of the arson fund. This fund is maintained by the companies by subscription, and is managed by a committee of the National Board of Fire Underwriters. The following is a statement of the number and amounts of rewards offered each year since the first subscriptions to the fund in 1873, viz.:

YEAR.	No. o Rewards.	Amounts.	YEAR.	No. of Rewards.	Amounts.
1873-4	80	$46,350	1878-9	163	$59,550
1874-5	137	61,375	1879-80	181	54,000
1875-6	180	71,400	1880-1	123	41,375
1876-7	161	59,900			
1877-8	89	35,050	Total	1,104	$429,000

The total convictions since the establishment of the fund may be noted at a glance from the following table:

YEARS.	No. of Rewards Paid.	Total sum of Rewards Paid.	Life Sentence.	Total Convictions.	AVERAGE SENTENCES.		AGGREGATE SENTENCES.	
					Years.	Months	Years.	Months
Prior to April 1, 1876	13	$4,575	..	21	5	..	105	..
From April 1, 1876, to April 1, 1877	12	3 4 4	2	21	5	1	107	4
From April 1, 1877, to April 1, 1878	13	3,600	6	30	8	5	251	3
From April 1, 1878, to April 1, 1879	12	4,400	1	15	2	5	43	11
From April 1, 1879, to April 1, 1880	7	1,950	..	7	8	1	57	6
From April 1, 1880, to May 1, 1881	8	1,800	..	14	2	2	31	3
Total	65	$19,729	9	108	5	6	596	3

The system of brokerage prevalent in the United States constitutes an important feature in the business of fire underwriting. In all the large cities there is a class of men who control valuable lines of insurance, many of them having contracts with merchants and large property-holders to place all their insurance, often charging them nothing for their services. Devoting themselves entirely to the placing of insurance, and having a thorough knowledge of all the companies and their peculiarities, the brokers can obtain large lines of insurance much easier and on more reasonable terms than the insured can possibly do. The companies pay the brokers a commission upon all business brought them, this commission being frequently so large that the broker is enabled to share it with his patron, thus virtually reducing his premium rate. This is one of the grave abuses of which much complaint has been made of late, but the brokers are so useful to the companies that comparatively few managers would care to see the system done away with. Brokers are usually keen, active business men, driving a sharp competition among themselves, and bringing in much business that would not otherwise be obtained. It is the purpose of the District Associations, to which allusion has heretofore been made, to limit the amount of commissions paid both to agents and brokers to fifteen per cent, and not to permit a division of commissions with the insured. Several of the brokers in New York City take annually in premiums a larger amount than some of the small companies, while their expenses for clerks, offices, etc., are nearly as great. During the demoralization that has existed for the past few years, the brokers have been able to dictate their own terms to many of the companies, and have had more to do with fixing rates upon the property they wished to insure than many company managers. Indeed, some of the weak companies have been

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dependent almost entirely upon the brokers for business, and were willing to concede whatever they demanded rather than see a premium leave their offices. The brokerage business presents the singular anomaly that, while the companies pay the broker for his services, he is legally and in fact the agent of the insured, works for the interest of his patron, and is not unfrequently found in attitudes hostile to the interests of the companies. His ambition is to control as much business as possible, and to do this he must make the best terms he can for his clients, getting them as low premium rates as he can extort from the companies, and frequently still further reducing this, as was said before, by sharing the liberal commissions the companies pay him with the premium payer.

As previously intimated, the business of fire underwriting for a number of years has not been as profitable as it reasonably should have been. American and foreign companies alike have suffered in consequence of unbusiness-like practices induced by excessive competition. These evils have permeated the entire country, and even crossed the border into Canada, where "underground" insurance, "rate-cutting," etc., are practices that have grown familiar to Canadian underwriters. But the movement for reform, inaugurated in the fall of 1880, is making fair progress, and there is hope that another year will see the fire insurance companies conducting business upon sound underwriting principles, and prosperity attending their efforts.

LIFE INSURANCE.

Life insurance has been practiced as a science scarcely a hundred years, yet during that comparatively brief period it has come to be recognized as one of the most beneficent systems devised by men for extending substantial and practical aid to their fellow creatures at the periods of their greatest necessities. Indeed, it is within the present century that life insurance has received its highest development and conferred its choicest blessings upon the human family. It is true that during the sixteenth century there were individuals in England engaged in the business of fire underwriting, who occasionally insured the lives of persons for brief periods under peculiar circumstances, but they did so wholly at hap-hazard, without experience to guide them or to furnish any basis of calculation as to the probability of their winning or losing their wager; for such insurance was nothing better than a wager, and those who insured the lives of others staked their money on the venture as they would upon the turning of a die or the hazard of a game at cards. The premiums they charged were very high, because of the element of chance which pervaded the transaction, and because so few persons desired such insurance that the transactions did not amount to a regular business. Toward the close of the seventeenth century, the idea that individual sufferers by the death of near relatives might be relieved from poverty and distress by contributions derived through associated effort, began to take hold of the public mind, and, as a result, numerous annuity schemes were put forth, the general purpose of which was similar to that of the benevolent trade societies of to-day, the members paying mortuary assessments for the benefit of the heirs of deceased members. The most notable of these societies was the Mercer's Company, of London. Their methods, however, were crude, and they survived but short periods. In 1706 "The Amicable Society for a Perpetual Assurance Office" was organized under a Royal charter, its plan of operation being to distribute annually among the heirs of members who have died during the year a sum of money derived from fixed contributions upon living members.

Membership was limited to persons under fifty-five years of age and over twelve, all paying the same rate of contribution. Subsequently the limit of age was reduced to forty-five years, and in 1734 the society guaranteed to pay not less than £100 to the lawful representatives of deceased members. At a later date the dividend was increased, but the rates continued to be the same for all ages, and it was not until 1807 that the society adopted the system of rating all new members "according to the age and other circumstances." But meantime the science of life contingencies had attracted the attention of thoughtful men, and considerable progress had been made toward putting the business of life insurance on a better basis. Through the efforts of Halley, Simpson, De Parcieux and Dobson, a more accurate knowledge of life probabilities was being disseminated, and when Dobson was refused membership in the Amicable because his age exceeded forty-five years, he set about organizing a new socie y "upon a plan of assurance on more equitable terms than those of the Amicable, which takes the same premium for all ages." He enlisted the co-operation of some prominent men of that day, and in 1756 "The Society for Equitable Assurances on Lives and Survivorships" was projected. The petition of the projectors for a charter was held in suspense for four years, when it was refused, Dobson dying meantime. But the projectors of the Equitable persevered, and in 1762 commenced operations as a life insurance company under a deed of settlement. From the first the Equitable possessed all the essential feature of a modern life insurance company; it issued policies for fixed sums at fixed premiums, the latter being graduated according to age; due regard was paid to the health of applicants and to their social and moral condition, and provision was made for the investment of funds and the distribution of surplus. The practice of the company soon showed that there were defects in some of the minor details of the system, but improvements came with experience, and the Equitable must be regarded as the parent of the present system of life insurance.

In 1720, or nearly half a century previous to the successful organization of the Equitable, charters had been granted to two other societies, giving them the privilege, among other things, to insure lives. These companies were the Royal Exchange and the London Assurance. They transacted life insurance, however, only in an incidental manner, about as individual fire underwriters did, until the success of the Equitable induced them to enter the field in competition, since which time they have held an honorable position in the life insurance system of the world. The present century commenced with eight companies practicing the business of life insurance in Great Britain, some of them, however, doing a mixed life business. Their success led to the organization of many others, till in 1844 one hundred and forty companies had been formed, of which over one hundred were then in actual existence. Many abuses had crept in, the result of excessive competition and bad management, and the attention of Parliament having been called to the subject, an investigation resulted in the enactment of the Joint Stock Companies Act of 1844. This tended to eliminate some of the abuses complained of, but it was not until a second investigation by Parliament, and the passage of the Act of 1853, that the business was placed upon the substantial footing it now occupies. What is known as the Life Assurance Act of 1870 was passed mainly at the instance of the life companies, and was largely the work of life insurance company managers. This Act requires the companies to make full annual reports to the Board of Trade of all their transactions, financial standing, etc., which reports are open to the public. As they are widely published in newspapers of the day, the public has thus an opportunity of ascertaining to what degree of confidence each company is entitled. Beyond this, the goverment exercises no supervision over the companies, regarding

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them as beneficent institutions over which the policyholders will exercise all the supervision that is required, when their transactions are made so public that all who run may read.

But the success of life insurance is dependent upon as thorough a knowledge as is attainable of the probabilities of life, and it was not until science was brought to bear upon the subject that the business could be prosecuted with any degree of intelligence. Until probabilities were resolved into certainties by observation and experience, life insurance was simply a species of gambling. Early in the history of life insurance, able men began the study of mortuary statistics, deducing therefrom certain rules for the guidance of those who proposed to insure life. Halley, De Parcieux and others constructed tables more or less valuable, but it was not until the Northampton Table was promulgated by Dr. Thomas Price that the business may be said to have been reduced to a science. This table was constructed from registers kept in the parish of All-Saints, in Northampton, embracing a period of forty-six years, from 1735 to 1780. For many years this table was the standard authority, in accordance with which the life companies calculated their premium rates. The Carlisle Table was subsequently constructed by Joshua Milne, from observations made by him of the population of two parishes during a period of seven years. This table was prepared with so much accuracy and care that it formed the basis for the construction of numerous other tables relating to matters of life and death, and constituted for many years the chief reliance of the life insurance managers for all their calculations. Other tables have since been prepared, based upon the experiences of various companies, the most notable one being what is known as the "Seventeen Offices Experience Table," wherein was combined the experiences of seventeen life insurance companies up to 1838. In 1869, after an extended examination of the subject, the Institute of Actuaries published the Actuaries Table, which embraced a wide range of experiences, and was elaborately and carefully prepared. This is at present the authority in all foreign life insurance companies. The American Experience Table, used in this country, was prepared by Sheppard Homans, formerly actuary of the Mutual Life Insurance Company, of New York, from data obtained from the experience of that company. This table has been adopted as the official standard by several of the States.

The contract of life insurance differs materially from fire and marine indemnity contracts. While both guarantee indemnity in certain contingencies, the life insurance contract is for a total loss, while the fire or marine contract always keeps in mind the question of salvage. Life insurance guarantees to indemnify a man's family, or his creditors, or other designated persons having an insurable interest in his life, against the loss of his services by death. It does not promise indemnity for the value of these services, but simply to pay a certain specified sum in the contingency of his death. In consideration of this guaranty, the insured person contracts to pay promptly at certain times the premium rates charged by the company. As a preliminary to such contract, the insuring company requires a thorough medical examination of the applicant, a careful inquiry as to his family antecedents, and truthful answers to a long series of questions. This constitutes the application, and is specifically made a part of the contract, whereby misrepresentation or fraud in the application voids the contract. There are numerous forms of the life insurance contract—full-life policies, endowments, Tontine, etc.—but the pervading idea of them all is that in consideration of the regular payment of the premiums charged, the company guarantees to pay a stipulated sum in a certain contingency, such as the death of the

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person insured, his reaching the age specified in the contract, etc. Good faith is the essence of the contract, and it is quite as important to insure its validity that the person insured should make his application truthful in every respect, pay his premiums with regularity, and observe the restrictions relative to his mode of life, as it is that the company should pay the money guaranteed at the termination of the contract. Most contested cases and vexatious litigations have arisen through the bad faith of the insured, in these respects, and not from any desire on the part of the companies to escape their obligations. Indeed, so averse are reputable companies to engaging in litigation because of the injury it inflicts upon their reputations, that they pay ten fraudulent claims to resisting one in the courts. The modern practice in life insurance is to pay all claims promptly as they accrue, the companies not even availing themselves of the thirty or sixty days grace stipulated for in the policy.

The premiums charged by life insurance companies for the indemnity guaranteed by them, are based upon calculations made from fundamental data of interest and mortality. The result thus obtained is called the "net" or pure premium, and represents the actual cost of the insurance to the company. But, as the expenses of management must be provided for, and as fluctuations may occur in the rates of interest to be derived from the companies' investments, as well as in the rates of mortality, it is found necessary, in order to maintain their solvency under all conditions, to add something to the annual premium for these contingencies. This addition is called "loading," the amount of such loading being nearly uniform with all companies. Panics may occur in the world of finance, and epidemics may sweep the land and largely increase the death rate, but through all the company must maintain its solvency and be ready to meet all its contracts. Its integrity must be preserved, or all the sums contributed by their thousands of policyholders become hopelessly involved in a common ruin. It is necessary, therefore, that the "loading" of the premium should be adequate at all times to provide for emergencies. In effect, however, a portion of this loading amounts to merely a loan made by the policyholder to the company—an advance made by one member of the firm to protect it from disaster; for such portion of the loading as is found to be in excess of the requirements of the business are returned to the policyholders in the way of dividends. The English companies usually declare their dividends, called "bonuses," once in five years, but in this country they are made annually on each recurring anniversary of the birth of each policy. Inducements are offered to policyholders to convert these dividends into new insurance, and many of them are so applied, while others are used to pay premiums with. When a person has once taken out a policy of insurance, his premium rate remains the same until the termination of the contract, notwithstanding his advancing age. This is conceded by some actuaries to be an unfair discrimination against youth in favor of old age. In the case of persons who maintain their policies for a series of years, this inequality is not felt, for if they pay too much when they are young, they do not pay enough in their old age. However, it may be safely assumed that the companies, under pressure of active competition, deal as liberally with their patrons as safety will permit. It would certainly be prejudicial to the interests of many thousands of policyholders for the companies to so reduce their premium rates as to impair their solvency.

In those forms of insurance where the contract is renewable at frequent intervals, or may be canceled at any time by one or both parties, a portion of the premiums previously paid is returned to the insured person upon surrender of his policy. He pays only for insurance during the existence of the contract. But what would be equitable in fire or marine insurance would not be equitable in life insurance. There is a mutu-

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ality of interest in life insurance that does not admit of the withdrawal of one member from a company without injury being inflicted upon all the others. Formerly the life insurance contract provided that if a policyholder surrendered his policy or neglected to pay his premium, he forfeited all interest in the company, including the reserve that had accumulated for the payment of his claim when his contract would have matured. The practice, however, has changed in this respect, and all the companies now pay a certain surrender value upon the cancellation of a policy. The individual surrendering is charged for the time he has been insured, and something additional by way of a penalty for breaking his agreement with the other members. He has no right to embarrass the company by withdrawing from it that support he had promised and upon which it had counted. It is only desirable members who wish to withdraw; the old and feeble, and those to whom death seems imminent, are the last to sacrifice their contracts of life insurance, but will strain every nerve to maintain them. Young, healthy, vigorous persons frequently think they can use their money to better advantage in other directions, and so desire to surrender their policies, and not unfrequently think it a great hardship that so small a portion of the premiums paid are returned to them. They forget that when they became members of the company they contracted to pay their proportion of the amount necessary to keep the company in a solvent condition, to meet expenses, and to provide for all its maturing obligations. If they are permitted to retire, equity demands that they should forfeit such sum as it will cost the company to replace them with equally desirable members. Hence the practice of all companies is to discourage the surrender of policies, and when these are forced upon them, they pay for them a sum that seems small when compared to the premiums they have paid. Some companies have recently made quite an innovation by announcing liberal surrender values, but this is regarded as a departure from sound life insurance practices, and as offering a premium for the withdrawal of their members.

From *White's Insurance Register* for 1881 we gather the following particulars regarding the transactions of 107 British life companies during the year 1880: The premiums received by them amounted in the aggregate to £13,174,848; interest on investments to £5,324,988; claims paid, £11,149,730; for surrendered policies, £720,406; for bonuses (dividends), £763,704. The aggregate amount of funds held by the life branches of these companies amounted to £137,662,314. In the industrial branch of life insurance the aggregate premiums amounted to upwards of £1,600,000.

In other parts of this volume will be found full and accurate statistics of the American life insurance companies, showing the amount of business transacted by each during the past three years, and their financial condition during each year. These statistics are arranged in comparative form, so that the progress, or otherwise, of each company during these years can be ascertained at a glance. Much other valuable information relative to life insurance will be found in these pages. During the period of financial depression that followed the panic of 1873, lasting six or seven years, life insurance sustained a falling off in its business, as did all other branches of industry. But there has been a decided improvement within the past three years, and the volume of business has been largely increased, as is indicated by our tables.

A marked event in connection with life insurance was the "co-operative craze" that broke out in Pennsylvania in 1878, reached its culminating point in 1881, and its final collapse in 1882. Some unscrupulous speculators conceived the idea of organizing co-operative life insurance companies on the assessment plan, and, by offering large commissions to agents and liberal inducements to the people, to obtain control of large sums of money for their own manipulation. They offered to insure anybody—the lame,

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the halt and the blind—and offered special inducements to vigorous persons having decrepit relatives dependent upon them for support to insure the lives of such persons. Nominally a medical examination of applicants was demanded, but actually the agent securing the application was enabled to so "fix" things with the officers of these companies that any one was accepted, regardless of age or physical condition. A membership fee of from $5 to $20 was required of each person on receiving their certificate, after which they were assessed $1 or $2 for each death that occurred among the members. The scheme became immensely popular; everybody insured his aged and dying relatives; syndicates were formed for insuring paupers in the almshouses, and paying their assessments as they became due; speculators traveled through the State hunting up persons on the verge of the grave and paying them small sums to make out applications for insurance; the nearer dead the persons were the better, for there would be fewer assessments to pay; farmers mortgaged their farms to get money to invest in insurance on the lives of old or sickly persons; merchants left their business, lawyers their clients, doctors their patients, and even clergymen their flocks, to engage in this "graveyard" insurance gambling. Many legislators and public officials became so affected with the mania that, when legislation was sought to put an end to it, it was defeated in the Legislature. The sums in which some of these old people were "insured" were fabulous. Old women, eighty to ninety years of age, who had been inmates of the almshouses for years, were insured in sums varying from $50,000 to $300,000, these speculative companies being so numerous and so reckless that any amount could be obtained that speculators were willing to pay for. It made no difference to the companies how much they promised to pay, for they only intended to pay so much as could be raised by assessments upon members. Indeed, it soon became apparent that they did not intend to pay even this, but the greater part of all sums raised by assessment or otherwise was confiscated by the officers, and charged up as "expenses." They even went further, and levied assessments to pay for the death of persons who never had an existence, appropriating the money contributed to their own uses. Of course, crimes of all sorts followed in the wake of such a rascally mania, and robbery, perjury, and even murder resulted from it. During the prevalence of the frenzy, several persons were actually murdered by the speculators who had insured their lives and grown tired of paying assessments. In one instance six persons were convicted of such a murder, and paid with their lives the penalty of their crimes. But the victims of these swindling schemes soon grew tired of paying the assessments that were showered upon them thick and fast, and ceased their contributions, till finally the certificates of membership, promising insurance for $5000 or $10,000, from having been marketable commodities at fancy prices, became absolutely worthless. In one locality, a number of these dupes assembled, and, with solemn ceremonies, publicly "cremated" their so-called policies. Finally, however, Commissioner Forster found the courts ready to second his efforts to break up this nefarious business, and, instituting proceedings against some of the companies, succeeded in having them dissolved. The work of disintegration once begun, the remaining companies melted away, leaving nothing behind but an exceedingly bad odor. At this writing, speculative co-operative life insurance in Pennsylvania is among the things that were. There are a few of the older co-operative societies left in that State, but they are mostly connected with some secret order or trade organization.

But out of so much evil some good came. The speculative frenzy served to interest many persons in the subject of life insurance, and to convince them of its value when scientifically and honestly administered. From studying the subject, they be-

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came applicants for insurance in legitimate companies, and are now enjoying the blessings of "insurance that *does* insure."

A comparatively new phase of life insurance, known as industrial insurance, has achieved a prominent position in this country during the past few years. It is an outgrowth of the English burial societies, and was developed into a special business by the Prudential Insurance Company, of London. It is designed to furnish a small amount of insurance to the poorer classes, in consideration of small weekly or monthly payments. Premiums are collected by means of house-to-house visitations, made by collectors for that purpose. The prosecution of the business gives employment to large numbers of persons of both sexes, as solicitors and collectors. As the several companies devoted to industrial insurance are enterprising, pay their losses immediately on proof of death, they have become quite popular, and issue a large number of policies annually. The amounts paid are used mainly for burial purposes, and coming to the poor in their hour of greatest need, serve a most excellent and praiseworthy object. The cost of conducting the business is great, so that, necessarily, the premiums paid by the insured are larger than they would be in the other life companies, but as these premiums are paid in small weekly or monthly installments, they are not regarded as burdensome by the persons paying them. A majority of these policies are held by persons who could not, or would not, avail themselves of any other form of life insurance. It requires a persistent collector to constantly remind them of the existence of their policies. Four companies are now engaged in prosecuting industrial insurance, three of which also conduct a regular life insurance business in connection with it, one only having been organized especially as an industrial company. They have their agencies in most of the principal cities and villages of the East, and are gradually extending their operations as circumstances warrant. Their plans of doing business, as well as their financial condition, have been approved by the insurance authorities of several States.

MARINE INSURANCE.

Marine insurance is, as its name imports, the guarantee of indemnity of property against the perils of navigation, whether upon the ocean, inland lakes or rivers. Like that of fire insurance, the contract simply covers actual loss, regardless of the sum named in the policy. It extends to vessels and their cargoes, and the policies are subject to varying conditions, according to nature of the cargo, the voyage contemplated, etc. The policies are intended to be explicitly drawn, limiting the responsibility of the insuring companies, and clearly defining those of the insured. It is the purpose of the policy to cover the hazard upon the vessel from the port of departure to that of its destination, and upon the cargo from the time it is loaded at one port until it is discharged at the other. But, as nearly every policy issued is subject to special conditions, it is impossible to set them forth in an article as brief as this must necessarily be. In the policies issued by the English companies, the perils insured against are described as the "adventures and perils of the sea, men-of-war, fire, pirates, enemies, rovers, thieves, jettisons, letters of mart and countermart, surprisals, taking at sea, arrests, restraints, and detainments of all kings, princes and people, of what nation, condition or quality

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soever, barrating of the master and mariners, and all other perils, losses and misfortunes that have or shall come to the hurt, detriment or damage to the said goods, merchandise and ship, or any part thereof." This would seem sufficient to cover all contingencies, and is, substantially, the basis of the contract used in this country. In all the large seaport cities, there are companies devoted exclusively to marine insurance, rendering very important service to international and inter-state commerce. There is a large volume of insurance required to cover the immense transportation interests upon our inland lakes and rivers, and, consequently, many of the more prominent fire insurance companies write marine policies, and derive a large proportion of their profits therefrom. The law of marine insurance has been so well defined by the courts of Great Britain and of this country, that comparatively little litigation occurs now over marine policies. Many elaborate works have been written upon the subject of marine insurance, and the decisions rendered by courts relative to it would occupy volumes, and the rules defined by them constitute the practice of to-day.

ACCIDENT INSURANCE.

Accident insurance, although practiced in Europe, has received its highest development in this country, and that mainly through the enterprise of the Travelers Insurance Company, of Hartford. The company was organized in March, 1864, with James G. Batterson as president, and it is largely due to his energy that the company has been so successful. The original idea was to insure travelers by railroad and steamboat against accidents incident to such travel. The project called forth much banter among the insurance men of Hartford, and one day Mr Batterson, just as he had entered on his new duties, meeting Mr. James Bolter, afterwards president of the Hartford National Bank, in front of the post office, about the first of March, 1864, the latter asked, "What will you take to insure me $5000 if I am killed in going from here to my house on Buckingham street?" "Two cents," was the prompt proposition. And "Agreed; here is your money!" the equally prompt acceptance. This unwritten contract was the first policy issued by the company; and in commemoration of the fact, those identical two nickels now hang in a handsome frame, side by side, with other relics, in the quaint old office of the company at Hartford. This incident led to a consideration of the liability to accidents to which one is exposed in the pursuit of his ordinary avocations, a prominent railroad official declaring that the statistics showed that he was subject to greater perils in passing from his residence through the streets of the city to the depot than he did in going by rail from Hartford to St. Louis. The Travelers became, therefore, not merely a medium for insuring against accidents incident to travel, but against accidents of whatever nature wherever occurring. These general accident policies, covering only loss from accident and not disease, do away with the necessity of medical examination and the delay of sending to the home office, so that they may be issued with immediate effect by authorized agents; the fact of the payment of the premium, and proof of subsequent injury to the insured without certain specified faults of his own, is sufficient to entitle him or his heirs to the amount promised.

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The cost of insurance is, of course, graduated by the relative exposure of the

persons insured to danger, either from their respective occupations, or other circumstances, in which travel must be included; for, whatever may be said, there is an exposure to sharp and sudden peril, which, however rarely it may become a real accident, must be counted among the extra-hazardous risks. This was a matter concerning which, with the exception of railroad and steamboat travel, there were few reliable official statistics upon which to build, when the Travelers Company entered upon its new field. Dependence could only be had upon individual observation and judgment; and in these particulars the Travelers Company was fortunate in finding a head which could conduct it safely in the period of comparative inexperience. Now that, in a record of many years, the company has in its own experience the data furnished by more than half a million policies, it can fix its rates with almost, or quite, absolute certainty of safety to itself, and justice to its patrons. It finds that one in every thirteen persons of its six hundred an sixty thousand policyholders has been paid under a claim for death or injury by accident, while, with all these payments, the company has still been able to maintain its responsibility and integrity, and now takes higher rank than ever for soundness; its assets being, in cash, $6,114,000, well invested, and its liabilities $4,598,000, leaving a surplus of $1,516,000 for the security of its policyholders. And, with all this, five million dollars have been paid upon claims for death or injury by accident, which have afforded an amount of comfort, not to be estimated in dollars and cents, to hundreds or thousands of households in distress. Hardly one of the terrible railroad accidents whose story has shocked the country within the last twenty years has occurred without drawing largely upon the funds, which the liberal patronage given to the company has allowed them to apply to those who had the forethought to insure in it, and if the accident was fatal, to those dependent upon them.

But these grand masses of accidents, which shock the world, afford, although a striking, yet a very insufficient measure of the benefits of accident insurance. They occur with such rarity that the losses sustained in them are insignificant compared with those which happen daily, and only attract the notice of the all-seeing newsgatherer for the papers. Seventy-five thousand of the seven hundred and sixty thousand insurers in the Travelers Company have received cash benefits upon accidents occurring to them, the amounts varying from one dollar to several hundred or thousand dollars each, and making an aggregate of about five million dollars. How small a proportion of these it is that have attracted attention in the newspapers, although more than one thousand resulted in death and were paid in full.

The first written policy of the company was issued April 1, 1864, to Mr. Batterson, the president. The popularity achieved by accident insurance is indicated by the following table, showing the gross assets of this company:

July 1, 1865	$539,948.49	July 1, 1874	$2,937,176 26
July 1, 1866	742,139.03	July 1, 1875	3,470,319.86
July 1, 1867	879,394.90	July 1, 1876	3,924,991.38
July 1, 1868	1,059,605.24	July 1, 1877	4,205,951.62
July 1, 1869	1,251,491.67	July 1, 1878	4,453,393.89
July 1, 1870	1,457,719 64	July 1, 1879	4,798,677.74
July 1, 1871	1,743,648.89	July 1, 1880	5,171,875.01
July 1, 1872	2,103,295.91	July 1, 1881	5,854,824.03
July 1, 1873	2,513,893.38	Jan. 1, 1882	6,114,502.90

In the meantime the company has paid its original stockholders an average of ten dollars per share annually from the day its doors were opened, and, from cash additions and its earnings, has increased its capital from $250,000 to $600,000. In the

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same time, fifty more accident insurance companies have entered the same field and left it, until the Travelers remains to-day practically without a rival. A sketch of its career is practically a history of accident insurance in this country, minus the record of failures and half-hearted efforts to maintain competition with it.

FIDELITY INSURANCE.

Fidelity insurance is a thing of recent development. Its purpose is to guarantee indemnity to employers for losses incurred through the dishonesty of their employees. It is largely employed in this country by railroad and other large corporations, who have many servants in their employ, many of them in positions of trust. From this latter class it was formerly quite common to require bonds of indemnity, executed by their friends, whereby the employees were placed under certain obligations to those friends, and subjected to the annoyance of soliciting such sureties. The fidelity companies undertake to relieve the employees of this annoyance, and also to satisfy their employers. In consideration of a small annual premium, these companies become responsible for the integrity of the person insured. They institute inquiries into the antecedents of the applicant for such insurance, and if satisfied, become responsible for him to his employers. Their liability is usually limited to $5000 in each case. The individual insured is subjected to more or less surveillance by the company during his employment, not offensively, but sufficient to satisfy the company as to his fidelity. It not unfrequently happens that a company becomes dissatisfied with the mode of life pursued by one whom it has insured, notifies his employers and cancels its policy of indemnity. They have also, in many instances, followed up embezzlers, secured their punishment, and recovered more or less "salvage." One or two of the States have passed laws permitting the acceptance of fidelity bonds by the courts in certain cases, which is a great convenience to the judges, saving them the trouble of examining private sureties, and to the person insured, who is spared the annoyance of looking for bondsmen, and, possibly, of incarceration if unsuccessful in such search. In case a person whose fidelity has been guaranteed proves recreant to his trust, the company indemnifies his employer to the extent of the amount named in the policy, provided so much be required to make good his loss. The system is a great convenience to both parties in interest, employers and employed, and is gaining steadily in popularity. Several of the banks in New York and other cities now accept the bonds of fidelity companies to guarantee the fidelity of their servants.

MISCELLANEOUS INSURANCE.

The insurance of farm property, of plate glass, of cattle, against storms, etc., are special forms of indemnity practiced both in this country and in Europe, by special companies devoted to such objects. The purpose of each is sufficiently indicated by

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its title. Devoted exclusively to their specialties, their fields are limited and their transactions not important when compared with those of life, fire or marine insurance. They constitute, however, a part of the beneficent system of insurance, whose purpose it is to distribute the losses of the few among the many.

Our summary of the various forms of insurance, and glimpse at their purposes, is necessarily brief. Volumes upon volumes have been written upon the subject, with which professional underwriters are more or less familiar, but of which the general public has little knowledge. Our purpose in this condensed sketch of the history and aims of insurance is to convey to the non-professional reader some idea of the great good that is being quietly performed by the underwriting profession, and also to show to them that their insurance contract imposes obligations upon the insured equally with the insurers. As THE INSURANCE YEAR BOOK has grown in importance from year to year, so has its circulation increased and its influence extended, until now it is found quite as frequently in the hands of merchants and business men as upon the desks of professional underwriters. It is to the non-professional reader that this introductory review of the subject of insurance is more particularly addressed.

THE LAW OF INSURANCE.

POINTS RELATIVE TO LIFE INSURANCE, ESTABLISHED BY JUDICIAL DECISIONS.

A business of such magnitude as that of life insurance, dealing with great numbers of persons of all classes and conditions, could not possibly be prosecuted without more or less litigation. In fact, while life insurance was in its infancy, appeals to the courts were absolutely necessary to determine the equities of contracts entered into by companies and their patrons, neither of whom fully comprehended their entire scope. As a consequence, numerous decisions have been rendered by the various courts, establishing not only the law of the contract, but forming the basis upon which the practice of life insurance, as now known, has been built. The following are some of the general points that have been settled by judicial decisions:

1. As a general rule, and unless otherwise provided for, the laws regulating all other written contracts are applicable to, and govern, contracts of life insurance.

2. A solicitor, broker, agent, or other third party, has no authority to bind the principal or contracting parties to make or unmake, or alter or change a contract of life insurance.

3. The contract of life insurance is between two parties; the insured and the insurer. The agreements by the insured are contained in the written application and the declaration signed by him, and the written statements of the friend and physician, signed by them; these are the basis of the agreements by the insurer, which are contained in the policy issued by the company and signed by its officers.

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4. False or fraudulent statements in regard to the application, whereby the company is, or

may be, deceived, vitiate the contract of insurance, and if the policy be obtained on such statements, or without paying therefor according to agreement of the party, it is void.

5. The policy properly issued and delivered becomes a binding contract, and thenceforth its continuance as such depends on a compliance of the party insured with the terms and conditions set forth therein.

6. A policy assignable in its nature may be assigned or transferred absolutely or contingently, according to the agreement of the parties, with notice to and consent of the company, subject to its rules and the rules of the law.

7. A policy to a married woman on her husband's life for her sole benefit, and that of her children in case of her death, should be made in her own name, she signing the declaration and other necessary papers herself, or by some one authorized to sign her name; it then becomes her's absolutely, during her life; her husband has no control over it; it can be assigned only by her with her husband's assent. If the wife dies before her husband, leaving children, the policy belongs to them as any other personal property would, and they can be divested of it only as they would of any other personal property. If the wife dies, leaving no children, the policy is governed by the laws regulating other personal property of like character left by her.

8. A policy issued to secure a debt becoming a claim is good for the amount of principal and interest due to the creditor. A policy assigned to a creditor or other person, whether absolute or conditional, should specify the terms and conditions of the assignment. Notice of a change or fulfillment of its conditions should be given the company, that the rights of all parties may be secured. The true condition of an assignment should, if practicable, be stated, that it may be judged of before assented to, when the assignee becomes the member instead of the original holder. When a "valuable consideration" is mentioned, it is understood to mean an adequate consideration, but of which proof must be made.

9. As life insurance contracts and assignments thereof are important legal documents, no person whatever has a right to change a name, date, figure or fact stated over another's signature without the express authority of such person, and such authority should always be written and attached to the paper so changed.

10. A law passed by the Legislature of New York State, and approved May, 1879, permits wives who own policies of insurance upon the lives of their husbands, issued subsequent to the passage of the act, to assign the same, with the husband's consent, to a third person, or to sell it to the company issuing it. Previous to the passage of this act, such assignment or sale could not be lawfully made under any circumstances, and a life policy issued for the benefit of a wife could not be made available, in any emergency, either by her husband or herself. The framers of the law relative to the rights of married women intended that a policy on the life of a husband should be held sacred to the widow of the person for whose benefit it was issued, and that law placed it beyond the reach of the husband's creditors; even in cases where the wife had assigned her interest in such policy to her husband's creditors, the courts have held such assignment to be void, and compelled the company issuing the policy to pay the amount of it to the wife upon the death of the insured.

THE LAW OF FIRE INSURANCE.

The very conditions under which fire insurance is required make it utterly impossible to formulate a uniform policy. In this respect it differs essentially from ordinary life insurance, where the policies issued by a company are precisely alike as to conditions imposed upon the insured as well as those governing the company. In fire insurance, while the general tenor of all policies is to the same effect, so many special conditions are inserted as to make of each policy virtually a separate and distinct contract. A policy that will insure a grain elevator and its contents cannot be made to cover a summer hotel and its furniture, or a general warehouse filled with miscellaneous merchandise. Each policy must be so drawn as to specifically cover

property it is intended to insure. While this is the fact, it is not surprising that resort has frequently to be made to the courts to obtain judicial interpretations of contracts. Considering, however, that millions of these contracts are isssued, it is amazing that so few of them afford subjects for litigation, especially when other contracts, outside of insurance, many of them drawn by lawyers, afford the courts constant employment. Certain general features of fire insurance contracts have been definitely determined by the courts, and we here give a brief synopsis of them, without, however, attempting to cite the authorities for them:

Abandonment.—Insured property, injured by fire, cannot be abandoned to the insurers without their consent. The contract does not require them to assume ownership of property, but only to pay for such damage as is made by fire, or by other causes resulting from fire.

Additional Insurance.—Unless the terms of the policy specially permit additional insurance, the placing of such upon the property insured renders void the original policy.

Adjustment.—The adjustment of a loss between the parties to an insurance contract is not binding upon either; it is simply a preliminary to a final settlement, and may be amended or rejected.

Agent.—A company is bound by the acts of its agent, within the legitimate scope of his authority. A duly authorized agent is presumed to be such unless sufficient notice of the withdrawal of his authority has been given.

Agreement.—A binding insurance contract may be made by oral agreement, the policy being but its written form. There are limitations to this rule, as when the agreement is in violation of a statute, or is contrary to the constitution or by-laws of the company.

Alienation.—The alienation or transfer of insured property without the consent of the company insuring voids the policy.

Alteration.—Material alterations in insured property, whereby the hazard is increased, renders the policy void.

Application.—The application for insurance is usually in writing, and forms the basis of the contract. Material misrepresentations in the application make the policy void.

Appraisement.—Appraisements made in accordance with stipulations in the policy are valid and binding upon the parties to the contract.

Arbitration.—When the policy provides that matters of difference between the insured and the insurer shall be submitted to arbitration, the stipulation is held to be binding, but no such agreement can preclude the courts from deciding questions of law, or determining the equities under the contract.

Assignment.—The contract of insurance is a personal one purely, and does not attach to nor follow the property covered in case of change of ownership, except by assignment with consent of insurer and insured. Assignments are of several kinds, viz.: 1. An assignment of policy when property covered has been transferred to another, and policy is assigned to the transferee. This is an assignment of the insurance under policy, and a new contract is entered into between the insurer and the transferee, continuing the original insurance. 2. An assignment of policy as collateral security, in which case the right of the insured to recover the amount of claim for loss is transferred to the assignee. This is an assignment of a right to recover, or of a chose in action only, and not of the insurance. 3. An assignment of a claim for loss, if any, to a payee named in policy, like the second case stated, is an assignment of a right, or *chose in action*, and not of the insurance. 4. All assignment of a claim under policy after loss is an assignment simply of a right to recover a claim existing in favor of the assignee. An assignment need not necessarily be in writing, nor be accompanied with delivery. The assignment is the contract of the parties, of which the writing and delivery are the mere evidence, and may be waived. At common law a policy is not assignable so as to give the assignee the right to sue in his own name. The assignee acquires merely an equitable claim, which he can enforce only in the name of the assignor. But under an ordinary assignment to a purchaser of property covered by insurance, a new contract is entered into between the insurer and the assignee, who may recover for loss in his own name. Where the policy is assigned as a collateral, or where claim for loss

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is assigned, and each is made payable to a third party, in each case such assignee can bring an action in his own name to recover the actual loss sustained by the insured to the extent of the interest of such assignee. But merely making a policy payable in case of loss to a third person is not an assignment. In this latter case the action must be brought in the name of the insured for the use of the payee. The insured may assign his claim or interest in policy after loss without the consent of the insurer, any condition to the contrary notwithstanding, such condition being void in law, it being incompetent for the insured to inhibit the assignment of a claim for loss.

Attachment.—A creditor cannot attach an insurance policy, but a claim for loss is subject to attachment or garnishment.

Bankruptcy.—The bankruptcy of an insurance company does not invalidate its policy in the hands of the insured, and as between co-insurers, such policy must be regarded as full co-insurance and liable for its pro rata of loss. Insurers do not guarantee the solvency of co-insurers. A re-insuring company cannot take advantage of the bankruptcy of the company re-insured, without express stipulations to that effect in payment of claim of re-insured company for loss originally sustained under its policy, but must pay the full amount of the loss as re-insured for the benefit of the bankrupt company. In effect it is the loss that is re-insured. The policyholder in a bankrupt company becomes simply a creditor, upon cancellation of policy, to the amount of unearned premium; or in case of loss, to the amount of loss sustained, and in either event must file his claim in the ordinary manner, and look to the assets of the bankrupt company for his money.

Cancellation.—Neither party to an insurance contract can cancel the policy arbitrarily unless it is so specified in the policy. When canceled by the company, a tender of the unearned premium must be made to the insured, and in case of the insured desiring cancellation, he must surrender the policy. Mere notice of a desire to cancel is not sufficient. It is customary for companies to reserve the right to cancel, but such action cannot be taken at unseasonable hours, nor when a conflagration or other peril threatens.

Change of Hazard.—Any changes made in the insured property without the consent of the insured, whereby the character of the hazard is increased, voids the policy.

Commission Goods.—Property held "in trust or on commission" is not covered by insurance issued to consignee upon "his stock," but must be particularly mentioned. Neither goods "in trust" nor "on commission" are owned by the insured, and therefore are not covered as his property. A consignee, however, may insure consigned goods to their full value for the benefit of the consignor, or may merely cover his interest as consignee.

Common Carriers.—Property intrusted to common carriers, and for the value of which they are responsible, may be insured by such carriers, their responsibility for value giving them an insurable interest in the property.

Concealment.—The concealment by either party to the contract of material facts voids the policy.

Contract.—The contract of insurance may be oral as well as in writing. To be valid it must be entered into between competent parties; it must be predicated upon a *bona fide* insurable interest; it must be for a definite or determinable amount of insurance; the property or interest covered must be particularly described; the time for which the insurance is to be in force must be definitely stated, not exceeding one year, and the consideration must be valid and determined. Conditions of the contract may be changed or waived to suit the necessities of business, by duly authorized representatives of the parties in interest.

Custom.—Custom or usage may be cited to explain a policy of insurance, but cannot override its express conditions.

Damages.—Damages apply to losses upon property not entirely destroyed, and which has some value remaining. Such damages, whether by fire, water, heat, smoke, or removal, are legitimately covered by policy of insurance. As in the case of loss, the damage must be *accidental.* Actual burning is not necessary in a claim for damage or loss.

Delivery of Policy.—It is not necessary to the validity of a policy that it should be actually delivered to the insured. If its conditions have been agreed upon, the mere matter of delivering the agreement in writing is not necessary, as the intention of the parties governs.

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A policy delivered without the payment of premium is also binding upon the insurer, as the delivery is evidence of a waiver of payment, going to show that credit for the premium was granted.

Diagram.—A diagram representing the property insured is made a part of the application, but does not constitute a warranty.

Double Insurance.—Under double insurance each insurer is a co-insurer, and proportionately liable for loss on property covered. The limitation of the liability of co-insurers is, as a rule, determined by the conditions of policy. In the absence of any limitation, each insurer is liable for the entire loss, and the insured may collect the whole from any one, in which case the insurer paying the loss will be entitled to contribution for reimbursement from the other co-insurers.

Encumbrance.—An encumberance upon insured property does not deprive the owner of insurable interest, and the policy is held to be valid. Such encumbrance need not be specified unless inquired into, and the failure to mention it does not amount to concealment. If inquired into, the nature of the encumbrance must be truthfully stated.

Estoppel.—A principal will be estopped from denying the knowledge, acts or admissions of an agent which are performed in the legitimate discharge of duties, but which should be communicated to the principal. Material matters communicated to an agent will be deemed communicated to the principal. The cognizance of facts by the agent will estop their denial by the principal.

Explosions.—A loss caused by explosion is not, as a rule, covered by insurance. To this rule are the following ordinary exceptions: 1. Where fire shall ensue from such explosion, in which case the insurer will be lible for such loss as may be caused by fire *after* the explosion shall occur; loss to be estimated upon value of property after the casualty. 2. Where the explosion was the result of a fire within the premises covered, as in a store on fire in which gunpowder is stored, and which explodes during the fire. There must be actual ignition prior to the explosion to bring the loss within the policy in this latter case. Damage by concussion, where there is no fire in the premises, is not covered by insurance. The blowing up of buildings in imminent danger of fire to arrest its progress, it has been held, occasioned a loss for which the insurers were liable.

Fixtures.—The word fixture means something fixed or attached to another thing, to distinguish it from something movable, but not necessarily immovable. It must be something, however, capable of annexation and of becoming fixed either to the realty or to a structure constituting a part of it. It usually applies to personal property which has become attached to realty by annexation, yet severable from it. When not severable without spoliation, it becomes a fixture *real;* if removable without spoilation, a fixture *personal.* A fixture *real* passes with the realty; a fixture *personal* does not.

Goods in Trust or on Commission.—Property held "in trust or on commission, or sold but not delivered," may be insured by the party holding such property, for the benefit of himself and the real owner, or for a limited interest only, such as commissions, advances, etc.

Indemnity.—The actual loss is the measure of the indemnity guaranteed by a policy of insurance. It cannot be construed as covering consequential damages resulting from fire, but only those that are actually caused by it.

Insurable Interest.—The person desiring insurance must have a *bona fide* interest in the property insured to make the policy valid. A policy taken upon property in which the insured has no interest is regarded as a wager or gambling policy, and will not be enforced by the courts.

Interpretation.—As the insurance contract is usually written by the insurer, any ambiguity of language will be construed to his disadvantage. The tendency of the courts is to construe insurance contracts according to their spirit and their commercial character as affording indemnity, and not to quibble over involved expressions, either in the printed or written form.

Joint Insurance.—Insurance may be taken by two or more persons upon the same property in which each has an insurable interest. In case of loss, each may recover to the extent of his individual loss.

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Lapsed Policy.—A lapsed policy is virtually dead, and can only be revived by the mutual

agreement of both parties to the contract. The revival of a lapsed policy is a new contract of itself, and is subject of proof.

Limitation.—A policy may limit the time in which proof of loss must be made or suit brought to recover under it, and unless waived will be sustained.

Loss.—The loss recoverable under a policy of insurance is the actual value of the property destroyed, or of the damage sustained, not exceeding the sum insured, and limited to the *bona fide* interest of the insured in the property covered at the time of the fire, subject to the exceptions of loss by explosions, theft, fraud, usurped power, riot, and such other exemptions as may be mentioned in the contract. If there be two or more insurances upon the same property or subject, in case of loss, each insurer will contribute equitably upon the loss sustained. Most policies determine by conditions the extent of contributive liability. Loss paid by mistake, or through gross error, is recoverable upon clearly proving the mistake or error. Loss paid by compromise is only recoverable on account of fraud in matters involved in the compromise, which fraud must be affirmatively proven. If both parties understand the nature of the compromise and assent to it, there can be no recovery of amount paid, nor can a claim be sustained for additional payment.

Measure of Damage.—The actual cash value of the property destroyed, or of the damage inflicted upon it at the time of such loss or damage, is the measure of damage under the policy, and the sum of the indemnity guaranteed. It may be paid in cash by the insurer, or the property placed in as good condition as it was before the loss or damage occurred. In case the insurer elects to reinstate the property, the cost of such reinstatement is the measure of damage.

Mortgagee.—A mortgagee may effect insurance in his own name and for his own benefit, on the property of a mortgagor, based upon his interest in the property as mortgagee; and in the event of loss can recover the amount of loss to the extent of his interest at the time of the loss in the property mortgaged and destroyed. If the mortgagee effect insurance at the request and cost, or for the benefit of mortgagor, the latter will be entitled to a credit upon his mortgage of amount of loss paid. Separate mortgagees may insure upon the same property to cover their respective interests.

Mortgagor.—A mortgagor may effect insurance upon mortgaged premiums to their full value, in his own name and for his own use and benefit, or for the benefit of any other person interested in the property as creditor or otherwise. A mortgagor has an insurable interest in mortgaged premises sold under foreclosure, until the equity of redemption has expired. A mortgagor is only entitled to the benefit of mortgagee insurance by agreement with mortgagee. If mortgagor insure for benefit of mortgagee, in case of loss the mortgagor cannot recover alone unless the mortgagee has been paid. Same where loss is made payable to mortgagee.

Negligence.—Gross and willful negligence will void a policy, provided it amounts to absolute misconduct. Disregard of matters prohibited in the contract is evidence of such negligence. Mere carelessness, however, will not disturb the policy.

Notice.—In matters requiring notice to be given to either party to the contract it is sufficient to give such notice to the authorized agent of such party. If the agent fails to notify his principal, the principal is, nevertheless, bound by the notice.

Occupancy.—The term occupancy means the continuous occupancy of the premises insured in the manner and for the purposes as when the policy issued. A mere change of tenants is not a change of occupancy, but to constitute such change the premises must be applied to different uses than those described, in which case the policy becomes null and void. The non-occupancy of insured premises also vacates the policy, unless stipulations to the contrary are provided in the contract.

Other Insurance —Insurance taken by the same insurer upon property already covered, is *other* insurance, and as such must be assented to in writing by a co-insurer unless waived, when a clause exists in policy requiring notice of other insurance, or such policy will be rendered void. The theory of the clause requiring notice of and consent to all the insurance taken upon property is, that each insurer has the right to know how much insurance is being carried upon the property by the assured, as a means of preventing over-insurance. Insurance covering separate properties or interests, or taken by different parties on the same property, is not other

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insurance, such as insurance by mortgagor and mortgagee, each payable to himself. Other insurance is *additional* insurance, and must be upon the same interest in property and be valid.

Over-Insurance.—Insurance in excess of the value of the property does not void the policy unless fraud be shown. No matter for what sum he is insured, the owner of the property can only recover for actual loss, which is the limit of the liability of the insurer.

Over-Valuation.—Over-valuation, when willfully made, constitutes a good defence to a claim for loss. Such excessive valuation, however, must be something more than mere exaggeration and in the nature of fraud.

Partners.—Each partner in a firm has an insurable interest in the joint property of the firm, and the acts of one are binding upon all the others.

Policy.—The policy of insurance is the written evidence of the contract agreed upon between the insured and the insurer. It is varied in terms and conditions to suit circumstances. Only in the State of Massachusetts is a uniform form of policy prescribed by statute, and even that form may be modified or changed in some of its conditions. What is termed an open policy is one wherein the amount of indemnity is determined after the loss or damage has occurred. A valued policy is one where the amount of indemnity is specified, which amount is recoverable at law.

Proof of Loss.—Notice and proof of loss, as required by the terms of the policy, are conditions precedent to the assured's right of recovery, unless waived by the insurer. Notice o loss given verbally to an agent has been held a sufficient compliance with the requirement to notify the company. So also, if an adjuster visit the assured, and make an examination of the loss, no further notice would be required. Immediate notice is as soon as circumstances will permit in each particular case. The proof of loss furnished must conform to the specific requirements of the policy; no further proof can be demanded. No particular form of statement is necessary, a plain recital of facts being sufficient. Formal proof of loss is not evidence to go to a jury; the loss must be proved aside from the proof furnished by the insured, or the affidavit of insured taken in the course of examination. If proof of loss as furnished be defective, such defect must be objected to. A refusal to pay, or to recognize a claim for loss, will prevent the insurer from objecting to the claim for want of proof. A denial of liability is a waiver of proof, and of the condition requiring it. A waiver of notice is not a waiver of proof. Proof of loss may be amended before final settlement. The particular account of loss required depends upon the nature of the case. It must be as detailed as circumstances will permit, so as to particularly set forth the character and extent of the loss sustained upon the property covered. There is not, in most policies, any stipulation as to the time within which proof of loss must be made by the insured; but as the loss is not payable under ordinary policies until sixty days after proof has been furnished, and no action to recover loss can be maintained after one year from the date of the fire, it would follow that in order to retain the right to bring an action under the policy, proof of loss must be filed sixty days before the close of the year of limitation.

Premium.—The premium is the consideration for the insurance, and presumably is to be paid to the insurer at the time of delivering the policy. The delivery of policy and payment of premium are acts which complete the contract and give it force and effect. They are not acts, however, absolutely essential to the validity of the insurance, for they may be waived by the parties to the contract. The insurance may or may not attach with the payment of premium or with delivery of policy. The intention or agreement of the parties is what controls, and not the payment or non-payment of premium, delivery or non-delivery of the policy.

Property Covered.—The property covered by the policy is restricted to the subjects described in the written portion of the instrument. The terms of the policy cannot be enlarged or contracted to cover more or less than the property described in the language employed. The rule, however, of the greater including the less, will obtain in construing the meaning of language or terms contained in the policy as writen. For instance, a policy covering on "mill" will cover the entire property necessary to constitute the mill covered—building, machinery, fixtures, motive power, etc. A policy covering on "machinery" will include fixed and movable machinery, its connections and fixtures, or all property included in the entire machinery employed in the premises. Also a policy on "general stock of merchandise" will cover all articles of merchandise embraced in the particular stock covered, including prohibited as well as non-

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prohibited articles. But on the other hand, a policy on "mill building" will not cover anything but the building proper. "Fixed machinery" will not cover movable machinery, nor will "general stock of dry goods" cover groceries, hardware, or other merchandise not dry goods. For the same reason, "household furniture" will not include library, wearing apparel or provisions. Nor will "wearing apparel" cover a watch, jewelry, or other personal ornament. Each subject covered will include all items naturally or necessarily embraced in that particular subject, but will not extend to nor cover another subject not specifically mentioned. Under this head it may also be stated that a policy on machinery, stock, household furniture, apparel, etc., will cover subsequent purchases or additions made after the issuance of the policy, as these terms are used in a general sense, and not as particularizing specific items embraced by each subject. Not so, however, on a building, which is specifically covered as a particular item.

Reforming Policy.—Where a policy contains a manifest error, the courts will correct it so as to make it conform to the terms of the contract as agreed upon. To do this requires the consent of both parties to it.

Reinsurance.—Reinsurance is payable on proof and demand of the company obtaining it, without regard to whether the reinsured company has paid the loss or not. The reinsurance contract is between companies, and not dependent upon the payment of the loss. With the contract between the reinsured company and the insured, the companies reinsuring the risk have nothing to do.

Removal.—The removal of property terminates the insurance, but damage by removal in consequence of fire is covered by the policy. Two recent decisions in Rhode Island, however, held that a policy upon household furniture continued notwithstanding its removal from place to place. No other courts have so held, and underwriters do not regard these decisions as sound law.

Renewal.—A policy which has lapsed through the act of the insured may be restored by waiver by the company without a new consideration.

Sale.—The sale of insured property terminates the insurance and necessitates a new contract.

Stock in Trade.—By the use of the term "stock in trade" in a policy of insurance, all articles of merchandise usually kept for sale in such stocks as the one in question, will be covered without being specifically enumerated. So will merchandise embraced in classes of hazards otherwise prohibited be covered, as the language is deemed a permit for a wider range of hazards than would exist without it under conditions of policy.

Survey.—A survey is merely a plan or description of the premises upon which insurance is desired. It is not a warranty, nor does it enter into the contract unless specially referred to and made a part of it.

Suspension.—A policy may be issued and held in suspense, that is, does not attach, until a specified time or in a certain contingency. It then becomes of full force and effect. Should a loss occur during the suspension, no recovery can be made.

Theft.—Unless the contrary be specified, loss by theft occurring during exposure incidental to a fire would be covered by the policy, provided the insured had exercised due diligence in protecting his property.

Trustee.—A trustee has an insurable interest in the property held by him in trust for others, and may obtain insurance in the interests of the beneficiaries of his trust.

Use.—Use contemplates permanency; an established, and not a temporary use. When the use of the property covered necessarily involves the presence or employment of prohibited articles or trades, the written portion of policy expressly covering such general property will be constructed to permit the presence and employment of such prohibited articles of trade as are necessary and incident to the legitimate use of the general property covered. Where policy provides against an unlawful use of premises, if premises be permanently appropriated to such use, policy will be void.

Unlawful.—Insurance will not attach to property which the statutes make it unlawful to hold, nor if employed in unlawful enterprises. Insurance issued by a company not authorized to do business in the State where the property is situated, is unlawful; the contract is binding

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as between the insured and the company, but suits to recover cannot be brought in the States whose laws have not been complied with. This is termed "underground insurance."

Waiver.—The most important, and perhaps the most unsettled, question involved in fire underwriting, is that of waiver, *i. e.*, waiver of the conditions and requirements of policy. Waiver is either actual or implied, and is the act, or the result of an act, of either the insurer as principal or of the agent. The omission to enforce a right or privilege existing under a contract, or to exact strict compliance with its terms, constitutes a waiver of such right, privilege or compliance. This waiver may be by positive agreement, as it may be by implication, or by the natural effect of an agreement or an act performed or omitted. Waiver in effect converts the old into a new contract; therefore waiver must be positively shown by the party claiming it. As a general proposition it may be stated that the original parties to a contract, as principals, may alter, amend or abrogate the old, and create a new, agreement. What omission or commission will amount to waiver, must depend upon circumstances and proof in each case. That waiver is possible is certain. A principal being competent to effect a waiver, it is competent for an agent acting in his proper capacity to effect a waiver also, and, as a rule, the agent making the contract can vary its terms, with or without notice to his principal. The tendency of late decisions is, that an agent may waive any of the conditions of policy and bind the company by such waiver. The powers of an agent are, *prima facie*, co-extensive with the business entrusted to his care, and a company must be held responsible for the acts of an agent within the scope of his employment. This is the doctrine of the Supreme Court of the United States as laid down in a recent decision.

Warranty.—A warranty is a stipulation in writing on the face of the policy, on the truth or fulfillment of which the validity of the contract depends. Warranties must be complied with strictly as a condition of recovery, as they enter into the consideration of the contract. Warranties can only exist upon the clear intendment of the words in which they are expressed, and will not be extended nor inferred. Representations are not warranties unless so declared, and then, as a rule, as to material matters only. A warranty is a part of the contract; a representation is not.

FIRE INSURANCE DEFINITIONS.

TECHNICAL WORDS USED BY FIRE UNDERWRITERS.

[Revised and corrected for THE INSURANCE YEAR BOOK FOR 1882.]

Abandonment.—A relinquishment to the insurer by the insured of property covered by insurance.

Abatement.—A reduction of charge or claim.

Abstract.—A report or summary of business transactions.

Accumulations.—The gross assets of a company; also amount of excess over capital.

Actuary.—One who estimates values or amounts by mathematical calculation.

Additional.—An increase of whatever may appertain to the risk or contract.

Adjacent.—Contiguous, but not adjoining.

Adjoining.—Connected, touching, not separated.

Adjuster.—One who ascertains values, or amount of loss.

Adjustment.—The ascertainment of value or amount of loss.

Agent.—A person appointed, usually by commission or letter, to represent a company.

Agency.—The place where an agent is appointed; also being clothed with the powers of an agent.

Agreement.—The mutual assent of two or more parties to a contract.

Alteration.—Changing the original contract or risk.

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Application.—A proposal or request for insurance; ordinarily a written instrument signed by the insured.

Applicant —One who makes an application.

Appraisal.—An estimation or valuation of property—usually by two or more persons especially chosen.

Appraiser.—One who makes an appraisal, or an estimate of value.

Appraisement.—The amount or value as determined by appraisers.

Arbitrate.—To refer unsettled matters, or questions in dispute, to third parties for settlement.

Arbitration.—The settlement of differences, or of amount of loss, by third parties especially chosen and empowered to effect a settlement.

Arbitrator.—One chosen to effect an arbitration, or settlement of differences.

Arson.—At common law, the malicious burning of the building of another. Commonly, the burning of one's own building.

Assessment.—A proportionate contribution or levy.

Assignment.—A transfer by written endorsement.

Assurance.—Used technically with reference to *life* insurance, but commonly interchangeable with insurance, life or fire.

Assured.—One who effects insurance; the insured.

Average.—A mean proportion; aggregate proportion.

Average Clause.—A condition of the insurance contract, providing for making the loss recoverable proportionate with the amount of insurance to the value of the property covered.

Award.—The decision or finding of appraisers, arbitrators, or an adjuster respecting the loss or matter to be determined.

Basis Rate.—The minimum rate on a building considered with reference to a single non-hazardous occupancy.

Blank.—A paper referring to insurance, partially made out, usually printed, to be filled and completed with appropriate data, and as a rule to be signed.

Blanket Policy.—One covering several subjects generally under one sum.

Block.—A large residence or business building, constituting an entirety as a structure; also used to designate one side of a square or plot of ground bounded by two or more streets.

Board.—An association of underwriters for professional purposes.

Broker.—One who acts for either the insurer or the insured, in negotiating insurance. A middle man.

Building.—The entire substructure and superstructure of an edifice—all embraced in the entirety of construction.

Cancel.—To terminate a policy or contract of insurance before the date of expiration.

Capital.—The basis or gurrantee fund of a company or underwriter, upon which credit is obtained, and upon which authority to transact business is predicated.

Carpenters' or Builders' Risk.—Wrongly termed *risk*—properly the *hazard* created by building, altering or repairing premises covered by insurance.

Certificate of Loss.—The certificate of official to amount of loss, as required by terms of policy.

Co-Insurance.—An insurance where another insurer is jointly liable for loss.

Co-Insurance Clause.—A clause in policy providing that the insurance granted shall be liable for loss only in proportion as the sum insured shall bear to the value of the property covered.

Co-Insurer.—One of two or more insurers on the same property or subject; another insurer jointly liable on the same risk.

Combined Risk.—A risk involving two or more adjoining or contiguous risks, as one whole.

Combustion.—Actual ignition or burning of a substance.

Commission.—The certificate of authority issued by company to agent; also compensation for services as agent.

Composition Roof.—A roof of very heavy paper, tar and gravel, or cement.

Compromise.—A settlement of differences by mutual concessions.

Compound Risk.—A risk involving several distinct hazards, usually of different degree.

Concealment.—The intentional suppression or withholding of a fact relating to the insurance.

Concurrent.—Uniform; of like import; worded alike.

Conditions of Policy.—The written or printed portions of the contract usually applied to the printed form.

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Consequential Loss.—An indirect, remote or resulting loss.
Consideration—The money, service, or other valid equivalent for the insurance obtained.
Contribution.—The proportionate, or equitable, share of claim or loss.
Coped.—A top finish or cap to a wall, extending over the sides.
Daily Report.—A copy of the written portion of policy, with a survey or description of the risk by question and answer.
Damage.—The loss sustained, where the property is not totally destroyed.
Danger.—The degree of hazard, or probability of loss by fire.
Depreciation.—The loss upon or decline in value of property from any cause.
Detached.—Sufficiently remote from exposures to avoid ignition or damage from the burning of such exposures. From 75 to 200 feet may constitute *detached.*
Diagram.—A ground plan or survey of premises, giving the proportions of the risk and its surroundings.
Double Insurance.—Ordinarily, insurance upon property largely in excess of its value; also, two or more insurances on one risk.
Dwelling.—A building constructed for or used as a residence or habitation.
Endorsement.—Any writing or policy made after its issuance.
Entire Wall.—A brick, stone, or other equivalent wall, without openings.
Exposure.—A building or combustible thing adjoining or contiguous to a risk, and by which the hazard is increased.
External Hazard.—The hazard or danger of fire to a risk from surroundings.
Extra-Hazardous.—A risk involving more than the ordinary or average degree of hazard.
Factory.—A building where manufacturing is done.
Fire Insurance.—Indemnity for loss of property by fire. [See Insurance.]
Fire Proof.—Not combustible; constructed so as to prevent the inception or spread of fire; ability to resist fire internally and externally.
Fire Wall.—A wall capable of resisting fire; a wall without openings and rising above the roof sufficiently to protect from fire, usually not less than eighteen inches, and coped.
Fixture, Personal.—Anything stationary, independent, or attached to another thing, but removable without spoliation of another thing, or injury to itself. *Personal Property.*
Fixture, Real.—Anything stationary, an improvement, an attachment or connection forming a part of the realty, *i. e.*, a building, or other permanent improvement, but not removable without spoliation of another thing, or injury to itself. *Real Property.*
Floating Policy.—A blanket or general policy covering several subjects under one sum, usually applied to a policy covering two or more buildings or independent sections, with possibly their contents, under one sum.
Forfeiture.—An avoidance of vitiation of the contract.
Frame Range.—Three or more frame buildings adjoining or contiguous, or sufficiently near to communicate fire from one to another.
Fraud.—Willful deception, or criminal omission or commission by the insurer or insured, in a matter relating to the insurance.
Furniture.—That which is used for utility or ornament in furnishing premises.
General Policy.—One covering several subjects in one sum.
Guaranty.—A statement or condition declared absolute and warranted as declared; a condition to be fulfilled upon penalty of forfeiture.
Hazard.—The danger of fire involved in a risk, or its liability to burn from internal or external causes.
Hazardous.—A risk involving only the ordinary or average degree of hazard.
Implement.—"A tool, instrument or utensil."—*Webster.* Ordinarily an instrument or article used in performing labor, and generally operated by hand.
Incendiarism.—The malicious burning of a building.
Indemnity.—Payment, or restoration, by repair or otherwise, in full, under the contract for loss of property by fire.
Inherent Hazard.—The danger of liability to burn from causes inherent in the risk.
Insurance.—A system of finance involving fire hazard, and compensation for loss of property by fire; the contract of indemnity entered into; amount covered by policy; amount of indemnity.

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Insurant.—One who effects or secures insurance on property; the insured.

Insurable Interest.—A legal *bona fide* moneyed interest in property.

Insurer.—One who insures; the underwriter issuing policy.

Insured.—One who is insured; the insurant; the beneficiary.

Inventory.—An itemized schedule of property on hand.

Invoice.—An itemized schedule of property purchased, or a bill of items.

Isolated.—Detached; remote from exposure.

Joint Insurance.—Insurance in which two or more persons are jointly interested, based upon joint interest in property.

Ledged Wall.—A wall with projections for timbers or supports to rest upon.

Limitation.—The time when claim for loss becomes payable under terms of policy; also the time within which suit at law must be brought by assured to recover amount of loss.

Line.—The amount of insurance covered by policy and involved in one hazard.

Local Agent.—An agent for a particular place or locality.

Loss.—The amount of property damaged or destroyed covered by insurance, or the amount for which claim is made under policy.

Machinery.—"Any complicated piece of workmanship."—*Webster.* Also a combination of mechanical parts operating as one whole, and set in motion by motive power.

Machinery, Fixed.—A combination of mechanical appliances, or a machine and its connections, used in aid of labor, and necessarily stationary or fixed in a permanent position, usually by attachment to floor, wall or ceiling of building.

Machinery, Movable.—Machinery not necessarily stationary, or fixed in position by attachment, but subject to change of situation, or removable without loss or injury.

Maximum Rate.—The highest rate upon property.

Minimum Rate.—The lowest rate upon property.

Moral Hazard.—The hazard or danger arising from the carelessness or criminality of the insured, or attaching to property contiguous to the risk covered.

Non-Current.—Unlike; different in import; covering different subjects.

Non-Hazardous.—A risk not involving the ordinary or average hazard of property.

Non-Liability.—Not liable for loss under the policy.

Omnibus-Block.—A building having several rooms or divisions, and occupied as an entirety for various purposes, and usually various occupants.

Open-Policy.—Open in which the amount of insurance is not stated at the time of writing, but to be entered by subsequent endorsement.

Other Insurance.—Additional insurance on the same subject.

Over-Insurance.—An insurance exceeding the value of the property covered.

Over-Valuation.—A valuation of property in excess of actual value.

Parapet Wall.—A wall rising above the roof; sometimes used to designate a *fire-wall*, from the fact that the parapet wall proper would probably rise above the roof sufficiently to guard against fire in the roof. A parapet wall is not necessarily a fire-wall.

Partial Loss.—A loss upon property covered, amounting to less than the insurance.

Party-Wall.—A wall used or owned in common between two adjoining buildings, otherwise distinct.

Perpetual Policy.—One not expiring by limitation; also one where the annual premium is derived from a deposit made with the insurer by the insured.

Policy.—The instrument or evidence of the contract made. Policies are ordinary where the amount insured is a definite sum, but the amount recoverable is indefinite. Policies may also may be classed as follows: Annual, term, general, blanket or floating, specific, open, valued and wager.

Premium.—The consideration paid for the insurance obtained.

Pro-Rata.—A proportionate amount. In proportion.

Proof of Loss.—The declaration of assured of insurance, loss, interest value, vouchers and certificate as required by terms of policy.

Rate.—The per centum of premium charged for insurance.

Rebate.—A return or credit of a portion of the premium charged.

Re-Insurance.—An insurance by one company transferred, in whole or in part, by it to another; a division of insurance; also a reserve fund sufficient to effect a transfer of insurance to another company, usually a percentage of the premium.

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Re-Insure.—To effect re-insurance of a part or the whole of the amount originally covered.

Renewal.—A continuance of the contract of insurance. Also the receipt for premium and certificate of continuance.

Replace.—To furnish property of a like kind to that destroyed.

Representation.—A statement of assured concerning the risk or relating to insurance.

Restore.—To make good the loss by repairing or replacing the property covered.

Return-Commission.—The commission to be returned to company upon return premium paid assured upon cancellation of policy.

Return-Premium.—The proportion of premium returnable to the assured upon terminating a policy.

Risk.—The subject covered by insurance. Sometimes improperly called *hazard.*

Salvage.—Unexhausted insurance after payment of loss. Also undestroyed property covered by insurance.

Sky-Light.—A window in roof of building.

Special Agent.—An agent empowered to perform special service. Usually one who travels in the employ of a company.

Special Hazard.—A risk in which the liability to loss is more than ordinary; usually applied to manufactories; also very large or compound risks.

Specific Policy.—A policy upon which the risk is defined upon a single item or subject, and is not upon several subjects conjointly. Special insurance.

Standard Rate.—The approved minimum rate for a risk unexposed.

Standard Risk—A building constructed with reference to non-liability to burn, and calculated to resist injury from fire.

Standard Wall.—A non-combustible wall built in architectural proportion, and perfect in construction.

Sub-Agent.—An agent with limited authority only. One not authorized to issue policies or make contracts.

Subject of Insurance.—The thing covered, or interest protected by insurance.

Subrogation.—The substitution of the insurer for the risk of the insured—usually by assignment—and the assumption of rights assigned by insurer to the extent of money paid for benefit of the assured.

Surplus.—The excess of assets of a company beyond all legal liabilities.

Survey.—A plan or description of property covered by insurance, or upon which insurance is proposed.

Total Loss.—Insurance.—A loss where the value of the property damaged or destroyed equals or exceeds the amount of insurance thereon.

Total Loss.—Property.—A loss where the entire property covered by insurance is destroyed.

Tool.—An implement of handiwork. An instrument operated by and aiding the work of the hand.

Unexposed.—Remote from surrounding buildings or things combustible. Detached.

Underwriter.—One who issues or subscribes a policy or contract for insurance. The insurer.

Voucher.—Authentic evidence, or proof in writing, in support of claim for loss.

Valued Policy.—A policy in which the value of the property covered, and the amount to be paid in case of loss, are predetermined and stated.

Wager Policy.—A policy having no insurable interest as a foundation—a gambling contract.

Warranty.—A statement or condition with reference to insurance, the truth of which the insured declares to be absolute, and which is made part of the contract—a breach working forfeiture.

Well-Hole.—An opening in the floor for light, or for ingress or egress.

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EXPECTATION OF LIFE.

THE MORTALITY TABLES GOVERNING LIFE INSURANCE.

Long and careful observations have shown that though the life of any given individual is proverbially uncertain, yet if a large number of persons in ordinary circumstances, at a given age, be taken, there is a law, fixed and uniform, determining within very narrow limits, the average number of years of life remaining to them. For example: If we take 10,000 persons at the age of 22 years, the sum of their ages at death will amount to about 629,000 years, showing that on an average each person now 22 years old will live very nearly 41 years longer. This mean after-life time is called *expectation* of life at the assured age; that is, the number of years which one of that age may *expect, probably*, to live, though many will die sooner, and even 72 out of 10,000, during the first year.

The tables given herewith show the number living at the beginning of each year, the deaths during the year and the expectation of duration of life (in years) of each individual survivor. The expectation of life is computed in one of the tables from the compiled statistics which constitute the American Experience Mortality Table; and in constructing the other, the combined Experience or Actuaries' Table is taken as a basis. The American Experience Table, arranged by Sheppard Homans, from the experience of the Mutual Life Insurance Company, of New York, and all the standard European mortality tables, has been adopted by New York and other States as a basis for valuing policies. In compiling this valuable table, Mr. Homans, n addition to the experience derived from the Mutual Life, made use of other American statistics, in order to ascertaln more fully the effect of the laws of mortality upon healthy persons living in this country. The Combined Experience Mortality Table was prepared by a committee of eminent actuaries, on the data afforded by the combined experience of seventeen of the principal life insurance offices in England. It was deduced from 62,537 assurances, first published by Jenkin Jones, in 1843, and furnishes a very accurate graduation of assured lives. Some of the objections advanced against it are that certain lives, having been more than once assured, have appeared twice or oftener as elements of the calculation, and that the data for the older ages were insufficient. The collated statistics from which this table was compiled revealed that the mortality among assured females, taking all ages together, is greater than among assured males. A more careful comparison of the different classes insured established the fact that the average duration of males lives under 36 years of age is greater than that of females, and from 36 to 61 years of age the average duration of the lives of females is greater than that of males; but after the age of 61 the male lives have a greater expectation than female lives. The average duration of all the policies were a little less than 8½ years. The Combined Experience Table has likewise been adopted as a legal standard of valuation by some of the United States, prominent among which is the State of Massachusetts.

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NORTHAMPTON MORTALITY TABLE.

EXPECTATION OF LIFE ACCORDING TO THE OBSERVATIONS MADE AT NORTHAMPTON BY DR. PRICE.

Age.	Expectation Years.	Age.	Expectation Years.	Age.	Expectation Years.	Age.	Expectation Years.
0	25.18	25	30.83	49	18.49	73	7.33
1	32.74	26	30.33	50	17.99	74	6.92
2	37.79	27	29.82	51	17.50	75	6.54
3	39.55	28	29.30	52	17.02	76	6.18
4	40.58	29	28.79	53	16.54	77	5.83
5	40.84	30	28.27	54	16.06	78	5.48
6	41.07	31	27.76	55	15.58	79	5.11
7	41.03	32	27.24	56	15.10	80	4.75
8	40.79	33	26.72	57	14.63	81	4.41
9	40.36	34	26.20	58	14.15	82	4.09
10	39.78	35	25.68	59	13.68	83	3.80
11	39.14	36	25.16	60	13.21	84	3.58
12	38.49	37	24.64	61	12.75	85	3.27
13	37.83	38	24.12	62	12.28	86	3.19
14	37.17	39	23.69	63	11.81	87	3.01
15	35.51	40	23.08	64	11.35	88	2.86
16	35.85	41	22.56	65	10.88	89	2.66
17	35.20	42	22.04	66	10.12	90	2.41
18	34.58	43	21.54	67	9.96	91	2.09
19	33.99	44	21.03	68	9.50	92	1.75
20	33.43	45	20.52	69	9.05	93	1.37
21	32.90	46	20.02	70	8.60	94	1.05
22	32.39	47	19.51	71	8.17	95	0.75
23	31.88	48	19.00	72	7.74	96	0.50
24	31.36						

CARLISLE MORTALITY TABLE.

EXPECTATION OF LIFE AT AGES NAMED ACCORDING TO THE OBSERVATIONS MADE AT CARLISLE BY DR. HEYSHAM.

Age.	Expectation Years.	Age.	Expectation Years.	Age.	Expectation Years.	Age.	Expectation Years.
0	38.72	26	37.14	52	19.68	78	6.12
1	44.68	27	36.41	53	18.97	79	5.80
2	47.55	28	35.69	54	18.28	80	5.51
3	49.82	29	35.00	55	17.58	81	5.21
4	50.76	30	34.34	56	16.89	82	4.93
5	51.25	31	33.68	57	16.21	83	4.65
6	51.17	32	33.03	58	15.55	84	4.39
7	50.80	33	32.36	59	14.92	85	4.12
8	50.24	34	31.68	60	14.34	86	3.90
9	49.57	35	31.00	61	13.82	87	3.71
10	48.82	36	30.32	62	13.31	88	3.59
11	48.04	37	29.64	63	12.18	89	3.47
12	47.27	38	28.96	64	12.30	90	3.28
13	46.51	39	28.28	65	11.79	91	3.26
14	45.75	40	27.61	66	11.27	92	3.37
15	45.00	41	26.97	67	10.75	93	3.48
16	44.27	42	26.34	68	10.23	94	3.53
17	43.57	43	25.71	69	9.70	95	3.53
18	42.87	44	25.09	70	9.19	96	3.46
19	42.17	45	24.46	71	8.65	97	3.28
20	41.46	46	23.82	72	8.16	98	3.07
21	40.75	47	23.17	73	7.72	99	2.77
22	40.04	48	22.50	74	7.33	100	2.28
23	39.31	49	21.31	75	7.01	101	1.79
24	38.59	50	21.11	76	6.69	102	1.30
25	37.86	51	20.39	77	6.40	103	0.83

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ACTUARIES' MORTALITY TABLE.

BASED UPON THE MORTALITY EXPERIENCE OF LIFE ASSURANCE COMPANIES, COLLECTED BY THE INSTITUTE OF ACTUARIES (1869).

AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.
0	57.64	25	38.44	50	20.51	75	6.56
1	56.64	26	37.65	51	19.84	76	6.17
2	55.64	27	36.93	52	19.17	77	5.85
3	55.09	28	36.18	53	18.50	78	5.48
4	54.83	29	35.47	54	17.81	79	5.22
5	53.83	30	34.75	55	17.14	80	4.93
6	53.08	31	34.04	56	16.53	81	4.61
7	52.67	32	33.30	57	15.90	82	4.36
8	55.17	33	32.59	58	15.26	83	4.04
9	50.80	34	31.86	59	14.64	84	3.84
10	49.89	35	31.15	60	13.99	85	3.58
11	49.38	36	30.41	61	13.42	86	3.44
12	48.38	37	26.69	62	12.83	87	3.26
13	47.50	38	28.97	63	12.26	88	3.05
14	46.60	39	28.27	64	11.72	89	2.94
15	45.90	40	27.57	65	11.17	90	2.68
16	45.14	41	26.85	66	10.65	91	2.46
17	44.23	42	26.14	67	10.12	92	2.25
18	43.39	43	25.42	68	9.61	93	2.34
19	42.64	44	24.69	69	9.13	94	2.90
20	41.98	45	23.98	70	8.68	95	1.90
21	41.23	46	23.27	71	8.16	96	1.06
22	40.51	47	22.57	72	7.65	97	1.00
23	39.84	48	21.89	73	7.24	98	0.50
24	39.15	49	21.20	74	6.83		

AMERICAN EXPERIENCE MORTALITY TABLE.

AGE.	Living.	Dying.	Expectation.	AGE.	Living.	Dying.	Expectation.
10	100,000	749	48.72	35	81,822	732	31.78
11	99,251	746	48.08	36	81,090	737	31.07
12	98,505	743	47.44	37	80,353	742	30.35
13	97,762	740	46 82	38	79,611	749	29.62
14	97,022	737	46.16	39	78,862	756	28.90
15	96,285	735	45.50	40	78,106	765	28.18
16	95,550	732	44.85	41	77.341	774	27.45
17	94.818	729	44.19	42	76,567	785	26.72
18	94,089	727	43.53	43	75,782	797	25.99
19	93,362	725	42.87	44	74,985	812	25.27
20	92,637	723	42.20	45	74,173	828	24.54
21	91,914	722	41.53	46	73.345	848	23.80
22	91,192	721	40.85	47	72,497	870	23.08
23	99,471	720	40 17	48	71,627	896	22.36
24	89,751	719	39.49	49	70,731	927	21.63
25	89,032	718	38.81	50	69,804	962	20.91
26	88,314	718	38.11	51	68,842	1,001	20.20
27	87,596	718	37.43	52	67,841	1,044	19.49
28	86,878	718	56.73	53	66,997	1,091	18.79
29	86,160	719	36.03	54	65,706	1,143	18.09
30	85,441	720	35.33	55	64,563	1,199	17.40
31	84,721	721	34.62	56	63,364	1,260	16.72
32	84,000	723	33.92	57	62,104	1,325	16.05
33	83.277	726	33.21	58	60,779	1,394	15.39
34	82,551	729	32.50	59	59,385	1,468	14.74

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EXPECTATION OF LIFE.—*(Continued.)*

AMERICAN EXPERIENCE MORTALITY TABLE.—(Concluded).

Age.	Living.	Dying.	Expectation.	Age.	Living.	Dying.	Expectation.
60	57,917	1,546	14.09	80	14,474	2,091	4.38
61	56,371	1,628	13.47	81	12,383	1,964	4.04
62	54,743	1,713	12.86	82	10,419	1,816	3.71
63	53,030	1,800	12.26	83	8,603	1,648	3.39
64	51,230	1,889	11.68	84	6,955	1,470	3.08
65	49,341	1,980	11.10	85	5,485	1,292	2.77
66	47,361	2,070	10.54	86	4,193	1,114	2.47
67	45 291	2,158	10.00	87	3,079	933	2.19
68	43,133	2,243	9.48	88	2,146	744	1.91
69	40,890	2,321	8.98	89	1,402	555	1.66
70	38,569	2,391	8.48	90	847	385	1.42
71	36,178	2,448	8.00	91	462	246	1.19
72	33,730	2,487	7.54	92	216	137	.98
73	31,243	2,505	7.10	93	79	58	.80
74	28,738	2,501	6.68	94	21	18	.64
75	26,237	2,476	6.28	95	3	3	.50
76	23,761	2,431	5.88	96	0	0	0
77	21,330	2,369	5.48	97	0	0	0
78	18,961	2,291	5.16	98	0	0	0
79	16,670	2,196	4.74	99	0	0	0

COMBINED-EXPERIENCE MORTALITY TABLE.

Age.	Living	Dying.	Expectation.	Age.	Living.	Dying.	Expectation.
10	100,000	676	48.36	55	63,469	1,375	16.86
11	99,324	674	47.68	56	62,094	1,436	16.22
12	98,650	672	47.01	57	60,658	1,497	15.59
13	97,978	671	46.33	58	59,161	1,561	14.97
14	97,307	671	45.64	59	57,600	1,627	14.37
15	96,636	671	44.96	60	55.973	1,698	13.77
16	95,965	672	44.27	61	54,275	1,770	13.18
17	95,293	973	43.58	62	52,505	1,844	12.61
18	94,620	675	42.88	63	50,661	1,917	12.05
19	93,945	677	42.19	64	48,744	1,990	11.51
20	93,268	680	41.49	65	46,754	2,061	10.97
21	92,588	683	40.79	66	44,693	2,128	10.46
22	91,905	686	40.09	67	42,565	2,191	9.96
23	91,219	690	39.39	68	40,374	2,246	9.47
24	90,529	694	38.68	69	38,128	2,291	9.00
25	89,835	698	37.98	70	35,837	2,327	8.54
26	89,137	703	37.27	71	33,510	2,351	8.10
27	88,434	708	36.56	72	31,159	2,362	7.67
28	87,726	714	35.86	73	28,797	2,358	7.26
29	87,012	720	35.15	74	26,439	2,339	6.86
30	86,292	727	34.43	75	24,100	2,303	6.48
31	85,565	734	33.72	76	21,797	2,249	6.11
32	84,831	742	33.01	77	19,548	2,179	5.76
33	84,089	750	32.30	78	17,369	3,092	5.42
34	83,339	758	31.58	79	15,277	1,987	5.09
35	82,581	767	30.87	80	13,290	1,866	4.78
36	81,814	776	30.15	81	11,424	1,730	4.48
37	81,038	785	29.44	82	9,694	1,582	4.18
38	80,253	795	28.72	83	8,112	1,427	3.90
39	79,458	805	28.00	84	6,685	1,268	3.63
40	78,653	815	27.28	85	5,417	1,111	3.36
41	77,838	826	26.56	86	4,306	958	3.10
42	77,012	839	25.84	87	3,348	811	2.84
43	76,173	857	25.12	88	2,537	673	2.59
44	75,316	881	24.40	89	1,864	545	2.35
45	74,435	909	23.69	90	1,319	427	2.11
46	73,526	914	22.97	91	892	322	1.89
47	72,582	981	22.27	92	570	231	1.67
48	71,601	1,021	21.56	93	339	155	1.47
49	70,580	1,063	20.87	94	184	95	1.28
50	69 517	1,108	20.18	95	89	52	1.12
51	68,409	1,156	19.50	96	37	24	0.99
52	67 253	1,207	18.82	97	13	9	0.89
53	66,046	1,261	18.16	98	4	3	0.75
54	64,785	1,316	17.50	99	1	1	0.50

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STATE LEGISLATION.

LOCAL REQUIREMENTS OF THE SEVERAL STATES.

(Compiled specially for THE INSURANCE YEAR BOOK, and corrected to date.)

The following synopsis of the laws of the various States presents, in concise form, the legal requirements necessary to be observed by insurance companies organized under the laws of other States or countries, that desire to do business within their boundaries. In making this compilation, we have endeavored to confine ourselves to as brief a statement of the actual obligations imposed by statute as possible, divesting them of all legal verbiage. We are largely indebted to the gentlemen in charge of insurance matters in the different States for their courtesy in furnishing the data upon which this synopsis is based:

ALABAMA.

Companies must file with the Auditor a certified copy of charter; also sworn statement of officers, giving location, capital and financial condition; an agent must have power to accept legal service; life companies must deposit with Treasurer $10,000 in State bonds; fire and marine companies must possess $150,000 actual cash capital; annual statements required of all companies; foreign companies must file with Auditor a certificate showing deposit in the United States of securities worth at least $200,000, and agent must procure from Auditor a certificate of authority and file the same in the office of the Judge of Probate in the county where he does business; he is also required to pay $200 annually to fire departments where such exist; he must also deposit a sworn statement with County Assessor showing amount of gross premiums received for year, such premiums to pay a tax of two per cent per annum; fire and marine companies pay an annual license fee of $100; statements filed with Auditor, $5 each; statements filed with Judge of Probate, $5 each. Legislation reciprocal. Agent liable to fine and imprisonment for any violation of law.

ARKANSAS.

Companies must have a subscribed capital of $100,000, with $50,000 paid up and must file with the Auditor a certified copy of the charter and a certificate giving date of organization and location; also a sworn statement of the officers, giving financial condition, and a written agreement by the company that the Auditor, as well as the agent of the company, shall have power to accept legal service; an agent must procure a certificate of authority from the Auditor. Fire and marine companies must furnish annual sworn statements of officers, which are filed in January. Life companies must file statements in January and must give evidence to the Auditor from the Insurance Commissioner where the company is located that such company is entitled to do business in his own State; foreign companies must furnish an annual statement other than that concerning its business in the United States before the 1st day of July each year; companies must report to the Auditor at the time of making annual statement showing gross amount premiums received for the year, which, after deducting losses and commissions therefrom, shall pay to the State Treasury a tax of 2½ per cent; municipal licenses and taxes prohibited. Fees for filing charter, $10; filing statement, $10; certificate of authority, $2; copies of paper on file, 20 cents per folio; affixing seal, $1; valuing life policies, 3 cents per $1000 insurance valued; official examination, the actual expense incurred. Reciprocal legislation. Penalties—Companies neglecting to furnish statements required shall forfeit $100 for every day's neglect; any person or corporation shall forfeit $500 for every month during which illegal business is done.

CALIFORNIA.

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Companies are required to have a cash capital of $200,000, and must file with the Insurance Commissioner a certified copy of charter, also a sworn statement of the principal officer, giving

financial condition of the company, and a certificate from the proper State official, showing that the company has the requisite amount of capital; a statement of the name and place of residence of a general agent authorized to accept legal service, also stipulating that the Insurance Commissioner may accept legal process in case said company shall be without an agent in the State; companies must also file a bond with two sureties in the penal sum of $2000 providing for the payment, quarterly in advance, of such taxes, licenses or fees as the law imposes. Fire and marine companies must file annual statements in March or before; life companies must file annual statements prior to March; all policies of insurance upon the lives of residents of this State are to be considered non-forfeitable after three full annual premiums have been paid, except by special contract; foreign companies must file their annual statements before the first day of May; municipal licenses in the city of San Francisco are authorized by statutory provision; licenses established by ordinance of city and county of San Francisco. An agent pays a license as follows: Those doing $50,000 per quarter pay quarterly $100; those doing $25,000 per quarter, pay quarterly $75; those doing $10,000 per quarter pay quarterly $50. Fees payable in advance. Filing charter, $30; annual statement, $20; filing any paper, $5; agent's licenses, $1; for copies of papers, 20 cents per folio; valuation of life policies, 3 cents for each $1000 insurance valued. Taxes are collected under a reciprocal provision of statute. Penalties for issuing a life policy in State not containing written evidence that is so issued, $100; failing to file statement, etc., $2000.

CANADA.

Companies must file with the Minister of Finance a certified copy of charter, with statement of financial condition as at last balancing day; an agent must have power to accept legal service; duplicate certificates must be filed in office of the Superior Court in the province where principal office is located; companies must procure license from the Minister of Finance and publish the same in the Canada *Gazette* and one other paper where principal office is located, for four weeks; fire and inland marine companies must deposit with the Receiver General the sum of $100,000; life companies are required to deposit $50,000 and to make additional deposits if necessary; annual statements under oath of chief agent must be filed with Minister of Finance; annual assessment pro rata upon gross premiums received by each company to defray expenses of Insurance Department; fire and inland companies shall not pay on the whole over $8000. Penalties for violating law, $1000 fine; non-payment of penalty subjects offender to imprisonment for three or six months.

COLORADO.

Foreign corporations shall, before they are authorized or permitted to do any business in this State, make and file a certificate signed by the president and secretary of such corporation, duly acknowledged with the Secretary of State, and in the office of the Recorder of Deeds of the county in which such business is carried on, designating the principal place where the business of such corporation shall be carried on in the State, and an authorized agent or agents in this State residing at its principal place of business, upon whom process may be served. And such corporation shall be subject to all the liabilities, restrictions and duties which are and may be imposed upon corporations of like character organized under the general laws of this State, and shall have no other or greater power. Every company incorporated under the laws of any foreign State or kingdom, or any State or Territory of the United States beyond the limits of of this State, and now or hereafter doing business within this State, shall file in the office of the Secretary of State a copy of their charter of incorporation, or in case such company is incorporated by certificate under any general incorporation law, a copy of such certificate and of such general incorporation law duly certified and authenticated by the proper authority of such foreign State, kingdom or territory. All agents of foreign insurance companies shall, upon their acceptance of such agencies, signify the same in writing to the clerk of their respective counties, which notice shall be filed by the clerk in his office, which shall entitle the agent to grant policies of insurance according to the law governing the company of such agency. All insurance companies of every description, whether existing in this or other States, shall be taxed as other person or corporations upon the amount of premiums taken by them during the year previous to the listing in the county where the agent conducts that business, and the agent shall render the list and be personally liable for the tax, and if he refuses to render the list or to swear to the same, the amount may be assessed according to the best knowledge and discretion of the Assessor. The Auditor of State issues no permits for insurance business,

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neither are any returns received there from insurance agents or companies. The fee for filing paper is $1.50. Papers and fees to be sent to Secretary of State.

CONNECTICUT.

Companies must file with the Commissioner a copy of charter; also a sworn statement of officers giving condition of company; each company must appoint an attorney with power to accept legal service; agents must procure certificate from Commissioner, which must give the name of attorney appointed by company; companies, fire and marine, must have a cash capital of $150,000; life companies must file annual statements prior to the first day of March; foreign companies must have a deposit in this country of not less than $200,000, to be held in trust for the security of policyholders; annual statements of the affairs of the company in the United States must be made in January each year. Fees—For valuation of life insurance policies, one cent for each thousand dollars of insurance; company of foreign countries license, $50; filing charter, $30; filing statement, $20; agent's certificate, $2. Reciprocal legislation, and companies of foreign countries must pay a tax of two per cent on gross premiums. Penalties—A fine of $100 to $500.

DELAWARE.

Companies must file with Insurance Commissioner a copy of charter; also a sworn statement of officers giving the financial condition of company; a certificate giving the name and residence of person with power to accept legal service; companies must have $150,000 capital over all liabilities. Fire, marine and life companies must file with Commissioner a statement prior to the first day of February, giving financial condition of company; agents must procure certificate of authority from Commissioner; also a license from the Clerk of the Peace in the county where his office is located; license for each agent, $50 per year; Insurance Commissioner must be paid for filing charter, $10; filing annual statement, $10; for certificate of authority, $2; copies of paper filed in office, 20 cents per folio, and $1 for affixing seal; agents must give Clerks of the Peace sworn statements showing amount of premiums received, which must pay a tax of 3½ per cent. Non-compliance with law subjects agents to fine and imprisonment, or both.

FLORIDA.

Companies must supply the State Treasurer with copy of charter; also must accompany it with a sworn statement of officers, giving name, location, capital stock, which for fire and marine companies must be at least $150,000, invested in United States or State bonds; annual statements must be made in January; life companies must have $100,000 invested in United States or State bonds or mortgages on unincumbered real estate worth twice the amount loaned; annual statements must be filed in January; an agent must have power to receive and accept legal service. Fees—For filing statements, $5 each; license to agent, $10 each for every county and each company represented; a State tax is imposed of $200; agent's license, $10; counties, towns or cities may impose a tax not exceeding 50 per cent of the State tax; a penalty may be imposed of not less than $500 or more than $1000 for individuals or $5000 for companies for violation of legal requirements.

GEORGIA.

Companies must file with Comptroller-General a certified copy of charter; also a sworn statement giving name, location and financial condition of the company; fire, marine and life companies must have $100,000 invested in bonds and stocks, or in mortgages, worth twice the amount loaned; statements must be filed twice a year with the Governor, and an annual statement on January 1 must be made to the Comptroller-General; fire and marine companies must have on deposit with the Treasurer of the State $25,000 before license will be given; life companies must have on deposit in this or some other State at least $100,000 as security to policyholders. Fees—For statements, $7.50 each; fees for certificate to agent, $2.50 each. Reciprocal legislation. Companies or their agent must pay a tax of one per cent on gross premiums, and by legislative act passed in 1880, an additional tax of $10 is imposed on companies or agents in every county where they do business.

ILLINOIS.

Companies must file with the Auditor of Public Accounts a certified copy of charter; appointment of attorney to accept service; formal application for admission stipulating not to remove suits from State to United States courts; also a sworn statement of officers, giving

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name, location, capital and financial condition of the company. Fire and marine companies doing business in Chicago must possess a paid-up cash capital of not less than $150,000; other parts of the State, $100 000; annual statements must be filed in January; plate-glass, accident and steam-boiler companies are required to possess only $100,000 actual paid-up capital, and deposit with the Treasurer of the State or the proper official of the State where company is organized, securities to the market value of $100,000; life insurance companies are required to possess actual assets amounting to $100,000 at least; annual statements must be filed prior to March 1; foreign companies must either file with the Auditor a certificate from proper official of some other State showing that a deposit of securities worth $200,000 has been made by that company, or they must deposit with the Auditor of this State securities to the amount as above; annual statements must be filed in January; supplementary annual statements, made under oath of the resident manager, showing the condition of the company in the United States on the 31st day of December preceding, must also be filed. Fees—For filing copy of charter, $30; filing annual statement, $10; for each agent's certificate of authority, $2; for copies of papers on file, 20 cents per folio; affixing seal, $1. Taxes are levied upon net receipts at the rate of taxation as personal property is subject to at the place where agency is located. Cities having organized fire departments may levy a tax not exceeding 2 per cent on gross premiums for support of the fire department. Reciprocal legislation. Penalties—Fire and marine companies failing to comply with the law shall be subject to a penalty of $500; life companies forfeit $100 per day for each day's neglect.

INDIANA.

Companies must file with Auditor a certified copy of charter; also sworn statement of officers, giving location of company, capital and financial condition, and must possess before permission is granted to do business at least $200,000 actual capital; an agent must have power to accept legal service, and must procure from Auditor a certificate of authority, which must be renewed semi-annually; he is also obliged in case of loss to retain in his possession all money belonging to company until loss is adjusted; all companies must file statements semi-annually in January and July; foreign companies must have on deposit in United States $100,000 for the protection of policyholders in United States. Fees—For filing statements, $5; for each certificate of authority, $2; to clerk of court for filing certificate, 50 cents. To Auditor, actual expenses made in the examination of any company. Reciprocal legislation. Companies must furnish sworn statement to the Auditor by officers of the company in January and July, giving gross receipts of premiums for the six months preceding, and must pay State Treasurer three per cent on same, less losses paid within the State. Penalty—Fine or imprisonment, or both.

IOWA.

Companies must file with the Auditor a certified copy of charter; a sworn statement of officers, giving the name, location and financial condition of company; a copy of last annual report, if any was made; fire and marine companies must also file a written instrument authorizing an agent to receive legal service; life companies must file with the Auditor a certificate of appointment of an agent in each county where the company has an agency; agents must procure annually a certificate of authority from the Auditor; fire and marine companies must possesss actual paid-up capital of $200,000, exclusive of securities deposited in any State or Territory for the special benefit of the insured therein; annual statements must be filed in January of each year; in case of loss by fire the policy must be received as evidence of the insurable value of the property; life companies must have invested in bonds of some State $100,000, and must give evidence to the Auditor that said amount is held by proper official where the company is organized. Fees—For filing copy of certificate, $25; filing annual statement, $20; agent's certificate of authority, $2; every copy of paper, 20 cents per folio, and affixing seal and certifying the same, $1; valuing policies of life companies, $10 for every million of insurance. Reciprocal legislation. Companies must pay at time of filing annual statement a tax of 2½ per cent on gross premiums received per year. Penalties—Fine and imprisonment.

KANSAS.

Companies must file with Superintendent of Insurance a certified copy of charter; also sworn statement of officers, giving capital, location and financial condition of company; they must also file a written agreement giving Superintendent of Insurance power to accept legal service; they can also appoint a general agent with power to appoint other agents; fire and

marine companies must have a capital of $100,000; annual statements must be filed prior to March 1, a synopsis of which must be published in each county where company has an agent; life companies must possess $100,000, and must file with Superintendent a sworn certificate showing character of securities; annual statements must be filed each January 1, or within sixty days thereafter; foreign companies must have deposited in this country $200,000, and must have assets permanently lodged in the United States, $100,000 in excess of liabilities in this country; life companies must deposit with State Treasurer, where organized, $100,000 in bonds, or in lieu thereof make such deposit in this State. Fees—For filing certified copy of charter, $55; for filing annual statement, $50; for each agent's license, $2; copy of any paper filed, 20 cents per folio, and affixing seal, $1; valuing life policies, $10 for every million of insurance, and in addition to above must pay school fund $50 per year. Reciprocal legislation. Tax on gross premiums of companies organized in foreign countries, two per cent; those organized in any of the States of the United States, same as charged in such States. Penalty—Fine, $100 to $500.

KENTUCKY.

Companies must file with Commissioner certified copy of charter; a sworn statement of officers, giving financial condition; also a copy, if any, of last annual report of company; also a power of attorney to agent authorizing him, and any and every agent that is or may be acting for the company, to accept legal service; fire and marine companies must have cash capital of $150,000; annual statements must be filed in January; life companies must have $100,000, and must file certificate of Superintendent or Commissioner of Insurance or some chief financial officer of some other State that he holds on deposit $100,000 for the benefit of all policyholders of such company; annual statements must be filed in January; foreign companies must file with the Commissioner a certificate showing that they have on deposit in the United States securities amounting to $200,000 for the benefit of all the policyholders of such company in the United States. Fees paid to State Auditor—License to each agent of fire company, $5; license to each agent of life company, $10; taxes 2½ per cent on gross premiums. These taxes are paid to the Auditor. Fees to State Commissioner—For original deposit of securities, $10; for filing charter, $40; for filing annual statement, $40; for filing additional statement, $25; for affixing seal, $1; copies of paper filed, 20 cents per folio; valuing life policies, 3 cents for every $1000 of insurance. Reciprocal legislation. Penalty—Fine, $100 to $1000. In all cases the checks should be drawn payable to the Treasurer, both those sent the Auditor and those sent the Commissioner.

LOUISIANA.

Companies must be licensed, and license fee is based on gross annual premiums as follows: Companies whose premiums exceed $500,000, $2500 per year; $400,000, $2000 per year; $300,000, $1500 per year; $200,000, $1000 per year; $100,000, $500 per year; $75,000, $375 per year; $50,000, $250 per year; $30,000, $150 per year. Companies must file with the Secretary of State a power of attorney giving some resident of the State authority to accept legal service.

MAINE.

Companies must file with Commissioner a certified copy of charter and by-laws; also a sworn statement of officers, giving financial condition of company; an agent must have power from company to accept legal service; and, in lieu of agent, service may be made on the Commissioner. Fire and marine companies must have a capital of at least $200,000; annual statements must be filed in January; life companies must have $100,000; annual statements in January; license fee, $20; agent's license, $1; for examination of companies, actual expenses incurred. Companies must report to Commissioner the amount of premiums received for preceding year, and, deducting losses, must pay two per cent after such deductions are made. Reciprocal provision. Agents subject to a penalty of $50 for violation of legal enactments.

MARYLAND.

Companies must file with Commissioner a certified copy of charter; also a certificate from Commissioner where company is located, giving authority to do business; and a statement of officers, showing financial condition of company; also, a written agreement giving Insurance Commissioner or his representative, or an agent of the company, power to accept legal service. Fire and marine companies must have a capital stock of at least $100,000; annual statements

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filed in January; life companies must give evidence that they possess $100,000 in good securities, deposited with proper officer of State where organized; annual statements filed in January; foreign companies must file annual statement relating to financial condition—other than its business in the United States—in July. Fees—For filing charter, $25; for annual statement, $25; for agent's certificate, $10; for sub-agents of life companies, $2; for abstracts for publication (condensed from statement) $4; annual statement, $2; copies of papers filed, twenty cents per folio. Companies are required to pay $200 annual license fee, and 1½ per cent tax on net premiums. Reciprocal legislation. Penalty—Fine, $100 to $1000 for violation of law.

MASSACHUSETTS.

Companies must file with Insurance Commissioner a certified copy of charter; also a sworn statement of the officers of company. The Insurance Commissioner of this State is appointed an attorney by all companies, to accept legal service; agents are required to give bonds in $2000, as security that they will pay the taxes as imposed by law. Fire companies must have a capital of $200,000; marine companies must possess not less than $300,000 in paid-up capital; annual statements filed in January; foreign companies must have a deposit in some State of $200,000. Fees—For filing charter, $30; filing statement, $20; for agent's certificate, $2; for certificate of valuation, $2; for valuation of life policies, one cent for every $1000 valued; for copies of papers on file, twelve cents per page. Reciprocal legislation. Every company (except life companies) must pay a tax of two per cent on premiums received; life companies must pay, annually, an excise tax of ¼ of one per cent on reserve of policies of citizens of Massachusetts. Penalty—Agents liable to a fine of $1000 for violating the law.

MICHIGAN.

Companies must file with Commissioner a certified copy of charter; a sworn statement of officers of the company; also a copy of annual reports, if any made; also name of attorney qualified to accept legal service; also must file an agreement that any legal service may be served on Commissioner or his deputy. Fire and marine companies must have a capital of at least $100,000; annual statements made in January; life companies must have $100,000 assets, and it must be on deposit with the Treasurer of this or some other State for the security of policyholders; annual statements filed in January; accident and plate-glass companies must make deposits and conform nearly as practicable to law governing life companies; foreign companies must deposit with proper officer of some State in the United States $200,000; annual statement filed in June, and supplementary annual statement in January. Fees—For valuation of life policies, one cent for every $1000 insurance valued; companies must pay three per cent on gross premiums; life companies pay only two per cent on gross premiums. Reciprocal legislation. Penalties—For fire and marine companies doing business without complying with laws, $500; life companies are subject to a fine of $100 for every policy issued in violation of law.

MINNESOTA.

Companies must file with Insurance Commissioner a certified copy of charter; also, a sworn statement of officers giving financial condition of company. Some agent (except of foreign companies) must have power to accept legal services; foreign companies must file a written agreement giving the Commissioner power to accept legal service; fire and marine companies must have a paid-up capital of $200,000; annual statements filed in January, and must be advertised at the Capital at least three times; life companies must have $100,000 available assets; also must furnish Commissioner with a certificate, giving location of company and showing that they have $100,000 deposited with proper State official. Annual statements filed in January. Foreign companies must deposit in United States with official of some State securities worth $200,000, and must give a certificate to Commissioner, showing that such money is properly deposited. Fees—For filing charter, $25; filing annual statement, $20; agent's certificate of authority, $1; twenty cents per folio for copies of papers filed; valuing life policies, $10 per million of insurance value; a tax of two per cent on gross premiums. Violations of legal provision subjects the offender to fine or imprisonment; companies not complying with law forfeit $100 for every day of neglect.

MISSISSIPPI.

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Companies are required to possess an actual capital of $150,000, and must file with the

Auditor a copy of the charter; also a sworn statement of the officers of the company, giving the name, location and capital stock, and a written agreement giving an agent power to accept legal service, and in lieu of agent, giving the State Treasurer such power; agents must procure from the Auditor a cetificate of authority and must file the same in the office of the Chancery Court of the county where agency is located; fire, marine, and life companies must file annual statements prior to March in each year. Foreign companies must furnish evidence to the Auditor that they have invested in the stocks of some one or more of the States, or of the United States, to the amount of $150,000, and that such securities are held by citizens of the United States. Companies must deposit with the State Treasurer amounts as follows: Companies whose capital does not exceed $250,000, the sum of $10,000; companies whose capital exceeds $250,000 and does not exceed $500,000, the sum of $15,000; companies whose capital exceeds $500,000 must deposit $20,000, and at the time of renewing license, companies must add to their present deposit until $25,000 is deposited. Fees—For issuing license and receiving statement, $2.50; agent's license fee, $10; to Clerk of Chancery Court for filing statement, $1.50. A tax on privileges is levied as follows: On fire companies, $1000; life insurance, $500; accident companies, $100; each insurance agent, $10. Penalties—Fine or imprisonment.

MISSOURI.

Companies must file with the Superintendent a certified copy of charter; a sworn statement of officers giving financial condition; a copy of last annual report, if any, and a written agreement authorizing some person to receive and accept legal service, and in the event of his absence, disqualification or death, the Superintendent to appoint an attorney, whose appointment shall be valid until company appoint a person. Joint stock companies other than life must possess at least paid-up capital of $200,000; annual statement must be filed in January; life companies must possess available assets at least equal to liabilities, and have a deposit of $100,000 for all policyholders in its own State or in Missouri; annual statements filed in January; foreign companies must deposit with some proper official in United States $100,000, and certify that it is held in trust for benefit of all policyholders in the United States; annual statements filed in January and June; each company doing business in a city having a population of more than $100,000 must pay a license of $100 annually. Fees—Filing annual statement, $50; supplementary statement, $25; filing any other paper, $10; furnishing copies of records on file, twenty cents per folio; affixing seal, $1; valuation of life policies, $10 for $1,000,000 insurance, and additional fees *pro rata*, if expenses of department require it. A sworn return of premiums must be made to Superintendent on 31st day of January, giving total premiums received for preceding year; upon deducting losses and return premiums one per cent tax must be paid; an agent must deposit with assessor of the county, city, or town where agency is located a sworn statement of premiums received, which, after deducting losses and return premiums, are subject to same tax as other property in such county, city, or town. Penalty—Fine and imprisonment.

NEBRASKA.

Companies must file with Auditor certified copy of charter; a sworn statement of officers, giving name, location, capital and financial condition; also a copy of last annual report, if any was made. An agent of a life company must have power to accept legal service; fire, marine and other companies must appoint an attorney residing at the county seat of each county where agencies are located, and such attorney must have power to accept legal service. Fire and marine companies must have a paid-up capital of $200,000 free and clear of any assets deposited in any State or Territory for security of insurance therein. Foreign companies must have a deposit of not less than $25,000 in some State or Territory of the United States, for the special security of insured therein; annual statements must be filed in January. Life companies must have assets to the amount of $100,000; annual statements filed in January; foreign life companies must satisfy Auditor that they have in the hands of citizens of the United States $100,000 in good State bonds or mortgages. Fees—Issuing license, $50; filing annual statement, $20; certificate of authority, $2; copies of papers filed, 10 cents per folio, and affixing seal, 50 cents; examining companies, the actual expenses incurred. Stock insurance companies must pay the same tax upon amount of premiums received as other property is taxed; agents are personally liable for the tax. Reciprocal legislation. Penalty—Fine or imprisonment.

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NEVADA.

The Legislature during its last session passed a bill establishing an insurance code, which

was approved by the Governor, and is now the law. In accordance with it, companies of other States doing business in Nevada are required to have a paid-up capital of not less than $200,000; a resident agent must be authorized to accept legal service; each foreign company must have $200,000 deposited in the United States in excess of its liabilities in this country; Controller to charge $500 for certificate to do business; brokers to pay quarterly license of $15 in county where they do business. A previous act "to tax and regulate foreign insurance companies" was repealed; mutual life companies possessing $1,000,000 or more assets, exempt from the requirements regarding capital. Severe penalties are imposed for violations of the law. Fees—License to fire companies, $100; license to life company, co-operative society or benefit association, $100; examination of company, actual expenses. The following is the section designed to prevent over-insurance: "In the event of the total destruction of any insured property on which amount of the appraised or agreed loss shall be less than the total amount insured thereon, the insuring company or companies shall return to the insured the unearned premium for the excess of insurance over the appraised or agreed loss, to be paid at the same time and in the same manner as the loss shall be paid."

NEW HAMPSHIRE.

Companies must file with Commissioner certified copy of charter; sworn statement of officers giving financial condition; also, a stipulation in writing, giving him power to accept legal service; agents must procure license from the Commissioner and renew it each year on the first day of April. Fire and marine companies must have a paid-up capital of $200,000; annual statements must be filed prior to March 1; all losses on fire risks must be adjusted within fifteen days after notice is given; life companies must possess $100,000 of assets. Fees—For filing statement, $5; for license to company, $5; for license to agents, $1; companies must pay a tax of one per cent on the gross amount of premiums received, and this must be paid to the State Treasurer within one month after Commissioner gives notice of the assessment, April 1. Penalty—For violation of any conditions of the law, a fine not more than $2000 for each offence.

NEW JERSEY.

Companies before admission to this State must have a paid-up capital of at least $150,000; and they must file with the Secretary of State a sworn statement of the officers giving the financial condition of the company, and the name and residence of each agent of the company in this State, and such agents must procure a certificate of authority. Fire, marine and life companies must file annual statements in January; fees for filing certified copy of charter, $20; for annual statement, $20; for certificate to agents, $2. Reciprocal legislation. Every company must, when making its annual statement, give the amount of premiums received for the year, which premiums must pay a tax of two per cent, and every agent is required to pay fire department relief fund, where such exists, a tax of two per cent on premiums on property situated in said city or township; the amount thus paid is deducted from the amount payable to the Secretary of State. Life companies of other States which do not impose a greater assessment upon companies of this State, shall pay annually, in lieu of the tax of two per cent, the sum of $20 for each agent; a list of agents must be furnished with annual statement. Penalties—Every violation of law subjects the offender to a fine of $500 for each offence.

NEW YORK.

Companies must file with Superintendent certified copy of charter, a sworn statement of officers, giving name, location, capital and financial condition; also a copy of last annual report, if any; and every company must appoint an attorney in this State, who shall have power to accept legal service; an agent doing business in the city of New York must execute a bond with two approved sureties for $1000 that he will pay the taxes on premiums as imposed by law; an agent doing business in any other incorporated city or village must give a bond for $500. Fire and marine companies are required to have a paid-up capital of $200,000; annual statements filed in January; life and accident companies must have $100,000 invested in good bonds or in mortgages on improved unincumbered real estate worth 75 per cent more than the amount loaned; annual statements must be filed in January; foreign fire and marine companies must have a paid-up cash capital of not less than $500,000 and a deposit in the United States of not less than $200,000 for the security of policyholders; annual statements in June, and supplementary annual statements in January. Fees—For every copy of paper filed, ten

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cents per folio; for affixing seal of department, $1; examinations, actual expenses; the agents of marine companies must pay into State Treasury on the first day of January a tax of two per cent on gross premiums; an agent of a fire company must pay on the first day of February, in every incorporated city or village, to treasurer of fire department for the year ending September 1, a tax of two per cent on gross premiums; foreign fire companies having funds not less than $150,000 in this State are liable to taxation on such assets, as the same are yearly assessed by law, and pay two per cent on gross premiums received in the city of New York, to the treasurer of fire department relief fund of said city, and the residue of tax to the city of New York; foreign life companies must pay a tax of two per cent on gross premiums. Reciprocal legislation. Penalty—A fine of $500.

NORTH CAROLINA.

Companies seeking admission in this State must have assets to the amount of $100,000, and they must appoint a general agent, with power to accept legal service; they must file with the Secretary of State a sworn statement of the officers of the company; a certificate of agent's appointment must be filed with the Secretary of State, and must contain a stipulation that in case of his death or disqualification the company will appoint another agent, and if failing to do so the Secretary of State shall make such appointment. Fire, marine and life companies must file with the Secretary of State an annual statement of all unsettled judgments against company from which no appeal has been taken; such statement must be published in the city of Raleigh. Fees—For examining annual statement, $25; licenses to agents, $100. Reciprocal legislation. A general agent must make a sworn statement, in January and July, to the Secretary of State, giving amount of premiums received in this State for six months preceding, and within thirty days thereafter the company must pay a tax of two per cent on such premiums; but if company shall invest in mortgages of property situated in the State, to an amount equal to one-half of gross receipts, such tax shall be only one per cent; fire companies must deposit with Treasurer the sum of $10,000 in United States bonds. Treasurer's fee, $10, to be paid when deposit is made. Penalties—Agents and sub-agents may be fined or imprisoned.

OHIO.

Companies must file with Superintendent a certified copy of charter; also a copy of last annual report (if any was made), and a sworn statement of officers showing financial condition. An agent must have power to accept legal service; fire and marine companies must have a paid-up capital of $100,000; annual statements must be made in January; life companies must have an actual cash capital of $100,000; and all such companies must show to the satisfaction of the Superintendent that they have deposited $100,000 in bonds of some State or the United States of the market value of said amount; foreign companies must make a deposit with some State official of $100,000 in bonds of State of Ohio, or of the United States, for the benefit of policyholders in the United States; the capital of a foreign fire company shall be the aggregate value of its deposits in each State, and the investments held by trustees, citizens of the United States, approved by Commissioner. Companies file, with annual statement, a sworn supplementary statement of the resident manager in United States. Fees—Filing charter, $25; filing annual statement, $20; certificate of authority, $2; copies of papers filed, 20 cents per folio. A company may pay to Superintendent $250, and appoint agents without further charge; for valuation of life policies, one cent for every $1000. Reciprocal legislation. Penalty for agents not conforming to law, a fine of $500; against company, $1000.

OREGON.

Companies before engaging in business must duly execute and acknowledge a power of attorney appointing some person, a citizen of the United States and a resident of this State, with power to accept legal service, such power to be irrevocable so long as company shall do business in the State, except by the substitution of another qualified person; life insurance agents are required to procure a license from the Secretary of State; fire and marine companies must deposit with the State Treasurer, for the benefit of policyholders, $50,000 in bonds of the United States or of this State; every fire and marine policy, the premium of which is less than $10, must bear a stamp of the value of ten cents; over $10 and less than $20, a stamp of twenty cents; over $20 and less than $50, a stamp of fifty cents; over $50 and less than $100, a stamp of $1; an additional one per cent on all premiums over $100; life companies having agents within this State must pay to the State Treasurer $100 in gold coin of the United States.

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Fees to Secretary of State—For recording each certificate of deposit, $25; license to life insurance agent, $10; to the Treasurer—for receiving and filing certificate deposit, $10; for keeping deposits and returning coupons to depositors one-eighth of one per cent on all deposits made with him; all deposits made in this State are subject to taxation same as other property. Penalties against agent are a fine of $1000 or imprisonment for non-compliance with legal enactment.

PENNSYLVANIA.

Companies must file with Commissioner a certified copy of charter; also a sworn statement of officers giving financial condition of company; also written stipulation giving Insurance Commissioner or agent power to accept legal service, and the authority must continue so long as the company has liabilities with any resident of the State; agents must procure from the Commissioner a certificate of authority; fire and marine companies must have a capital stock paid up not less than $200,000, or. if less than $200,000, cannot be less than $100,000, and must have surplus sufficient to make its assets $200 000; annual statements filed in January; life companies must have in safe securities assets to the net value of all policies in force; foreign companies must furnish annual statements, other than those relating to business in the United States, on the first day of July. Fees—For filing certified copy of charter, $25; for annual statement, $20; for each certificate of authority and certified copy, $2; valuation of life policies not exceeding three cents for every $1000 of insurance valued; for official examinations, the actual expenses. Reciprocal legislation. Companies must furnish Commissioner with sworn report of officers, giving the entire amount of premiums received, which must pay a tax of three per cent per annum. Penalties—companies failing to transmit statement shall forfeit $100 for every day's neglect, and a further fine of $500 for every month's neglect, either of agent or company.

RHODE ISLAND.

Companies must file with Commissioner certified copy of charter; also a sworn statement of officers, giving financial condition of the company; furthermore, every company must appoint some person, a citizen of the State, to act as attorney, with full power to accept legal service. Fire and marine companies must have a capital of $100,000. Annual statements must be filed in January, an abstract of which shall be published by the Commissioner at the expense of the companies; life companies must possess $100,000 in good stocks or securities, and deposit the same with the Auditor, Comptroller or chief financial officer of the State under whose laws it is incorporated, and also furnish the General Treasurer with the certificate of such officer, showing that he holds such securities in trust for the benefit of policyholders; annual statements filed in January; foreign companies must furnish annual statement of business, other than that done in the United States, on or before the first day of July, showing financial condition of the company on the 31st day of December preceding. Fees—Depositing charter and power of attorney, $5; examination of companies, actual expenses. Reciprocal legislation. Agents must make returns to the General Treasurer of the amount insured and premiums received, and pay at same time to the General Treasurer a tax of two per cent on such premiums. Penalties against agents—Fine, $300 to $1000.

SOUTH CAROLINA.

Companies must file with Comptroller General a certified copy of charter; also a sworn statement of officers, giving capital stock and financial condition of the company; also a certified copy of appointment of an agent, who must have power to accept legal service. Fire, marine and life companies must file with Comptroller General an annual statement, which must be published; life companies can vacate any policy within two years of its existence on the ground of misrepresentations in the application; company shall be considered to have waived any right to dispute policy after premiums have been paid for two years. Fees—Each license or certificate, $5. An agent must return to the Auditor of the county where agency is located a sworn statement of the gross receipts of such agency for the year ending on preceding first day of June; also the value of any personal property of any company situated at said agency, and shall be liable for taxes on such amount at the place of agency. Penalties—Every corporation or person violating any of the enactments of law shall be subject to a fine of $500 for each offence.

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TENNESSEE.

Companies must file with the Insurance Commissioner a certified copy of charter; also a

sworn statement of officers, giving financial condition of the 31st day of December preceding; also a written instrument consenting that the Secretary of State, in case of life companies, and the Insurance Commissioner in case of other companies, shall have power to accept legal service. Agents must procure licenses annually; fire and marine companies must have a capital of at least $200,000, of which $100,000 must be invested in United States bonds, or bonds of some of the States; annual statements filed in January; life companies must have cash assets to amount of $100,000 invested as required by law of State where organized; annual statements filed in January; foreign companies must file with Commissioner a certificate showing deposit with financial officer of some other State, of $200,000 for the benefit of policyholders in the United States. Reciprocal legislation. Fees—Filing copy of charter, $10; filing annual statement, $25; filing additional supplementary statement, $10; each certificate of authority and certified copy thereof, $6; life companies, $50 for examining statement and $6 for certificates to agents; copies of papers on file, 20 cents per folio, and affixing seal, $1; cost of valuation not more than 3 cents on each $1000 insurance; making examination, the actual expense incurred. Fire and marine companies must pay in June and December a tax of 2½ per cent on gross premiums received; life companies report in January and July and pay a tax of 1½ per cent on gross premiums. Penalties—Agents doing business without authority, a fine of $500; companies failing to make returns, a fine of $500.

TEXAS.

Companies must file with Insurance Commissioner a certified copy of charter; also a sworn statement of officers, giving the financial condition of the company, with a power of attorney to some person in the State to accept legal service, and in case of life companies all agents must have power to accept legal service. An agent must hold copy of the certificate of authority, which must be renewed annually on the first day of January. Fire and marine companies must have an actual paid-up capital of $100,000, exclusive of any assets deposited in any State or Territory, for the special security of the insured therein; life companies must have $100,000 of actual assets invested in any satisfactory securities of the market value of $100,000; foreign life companies must furnish certificate that it has deposited with proper official of some other State $100,000, or it must make such deposit with the Treasurer of this State; annual statements of companies must be made in January. Fees for filing certified copy of charter, $25; for filing each annual statement, $20; for each certificate of authority, $1; for copies of papers on file, 20 cents per folio; certifying and affixing the seal, $1; for examinations, $10 per day, and the actual cost incurred not to exceed $250. Reciprocal legislation. Life insurance companies must pay an annual tax of $300, and $10 in every county in which it has transactions; fire and marine companies must pay an annual tax of $200, and $10 in every county where it does business. The towns and cities in this State have power to levy tax to the amount of one-half the State tax. Penalties—A fine of $500 to $1000. This is simply and only against an agent for placing risks in a company not duly authorized to do business in this State. Agents' certificates must be renewed annually, on or before March 2.

VERMONT.

Companies must file with the Secretary of State a certified copy of charter; also a sworn statement of the officers, giving capital and financial condition of the company; every company must file with either of the Insurance Commissioners (Secretary of State or Treasurer) a written stipulation agreeing that they shall have power to accept legal service; agents must procure licenses from the Commissioner, and also file with the Commissioner a certificate of his appointment from the company. Stock companies must have a paid-up capital of $100,000, not less than $50,000 of which must be invested in cash securities other than mortgages on real estate; annual statements must be filed on or before March 1. Mutual or co-operative insurance companies must possess cash assets to the amount of $100,000. Fees—For filing annual statement, $20; for company's license, $5; for agent's licenses, $1. Penalties—For violating act relating to insurance a fine not exceeding $1000.

VIRGINIA.

Companies before transacting business in this State must obtain license, and no company can receive license until it has deposited with the Treasurer of the State bonds of the State of Virginia, or bonds of the United States, or bonds of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria or Danville, of a value of not less than $10,000 nor more than

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$50,000; life companies possessing a capital of $1,000,000 or more, the deposit required shall be equal to one per cent of its capital; marine or accidental companies exclusively are not required to fulfill the provision of the law in reference to deposits; companies must file with the Auditor an agreement giving a resident and citizen of the State power to accept legal service, who must give bonds to the Auditor in a sum not less than $1000 or more than $5000, that he will make returns and pay taxes as the law requires; a special license tax of $200 is required and must be paid in January. Fire, marine and life companies must file annual statements prior to April 1, which must be published daily in a newspaper in the city of Richmond for one week, at the expense of the company. Companies must report to the Auditor, giving a sworn statement of the officers of the company, between the 1st and 15th of January, the gross amount of premiums received, and must forthwith pay into the treasury of the State a tax of one per cent thereon. Reciprocal legislation. Penalties—An agent not complying with the law shall forfeit $300 to $1000.

WEST VIRGINIA.

Companies must file with the Auditor a sworn statement of the officers, giving financial condition of the company, also consenting that some person residing in this State shall have power to accept legal service; companies must procure a certificate of authority from the Auditor and must cause the same to be filed in the office of the Circuit Court in every county where they transact business; fire, marine and life companies must have invested in safe securities at least $100,000; annual statements must be filed in January. Fees—For filing and examination of statement, $10; for each certificate of authority, $5. Reciprocal legislation. Companies doing business in this State must pay into the State Treasury a tax of three per cent on the gross amount of premiums collected during the preceding year. Life companies which shall invest in this State the whole amount of its net receipts from the business shall pay only one-fourth of such tax. Penalties—A company or agent failing to make proper returns shall forfeit $100 to $1000 for every offence.

WISCONSIN.

Companies must file with the Insurance Commissioner a certified copy of charter; also a sworn statement of the officers, giving financial condition of the company; a copy of last report, if any was made; must appoint some person, a resident of the State, its attorney; also any agent of the company must have power to accept legal service. Fire and marine companies must have an actual cash capital of $200,000, but mutual companies may be admitted under same regulations as mutual companies of this State are required to comply with in States where such companies are organized; annual statements must be filed in January; the measure of damages in case of a loss by fire in this State, where real property is totally destroyed, is declared to be that amount stated in the policy, and such amount must be accepted as the measure of loss; life and accident companies must have $100,000 of assets; annual statements filed in January; foreign companies must file evidence with the Auditor that they have $200,000 on deposit in the United States; in default of such evidence they must deposit $50,000 with the State Treasurer; life companies must pay an annual license fee of $300; fire and marine companies are taxed at the rate of two per cent on gross premiums received; agents of any fire company must give $1000 bonds that he will pay to treasurer of fire departments, in any city or village where such exists, a tax of two per cent on all premiums received, such tax to be paid in February. Fees—For filing certified copy of charter, $25; for annual statement, $25; for each life insurance agent's certificate, $1; for each fire insurance agent's certificate, $2; for copies of papers filed in the office of the Secretary of State, 15 cents per folio; for affixing the seal, 50 cents; for valuation of life policies, one cent for every $1000 insurance valued; examinations, actual expenses incurred. Penalties—Fine, $500 for each offence.

WYOMING TERRITORY.

Companies must possess an actual paid-up capital of not less than $300,000, and must file with the Auditor a certified copy of charter, and also a sworn statement of the officers, giving financial condition of the company, and a power of attorney authorizing an agent residing at county seat of each county to have power to accept legal service; agents must procure a certificate of authority from the Auditor; fire and marine companies must file an annual statement in January; a company will receive a certificate from the Auditor showing that it has complied with the requirements of the law, and shall publish the same in two newspapers which are published at the capital. Fees—For filing examination and issuing certificate, $25; for annual

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statement, $15; each certificate of authority, $1; copies of papers on file, 10 cents per folio; certifying the same and affixing seal, 50 cents; examinations, the actual expenses incurred. Companies shall be taxed on net premiums at the same rate as other property is taxed where agent conducts business; agents must render the list, and are personally liable for the tax.

PUBLIC OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

STATE.	OFFICERS.	ADDRESS.	TITLE.
Alabama	J. M. Carmichan	Montgomery	Auditor of State.
Arkansas	John Crawford	Little Rock	Auditor of State.
California	Geo. A. Knight	San Francisco	Insurance Commissioner.
Colorado	Joseph A. Davis	Denver	Auditor of State.
Connecticut	John W. Brooks	Hartford	Insurance Commissioner.
Delaware	John R. McFee	Georgetown	Insurance Commissioner.
Florida	Henry A. L'Engle	Tallahassee	Treasurer.
Georgia	W. A. Wright	Atlanta	Comptroller Gen. of State.
Illinois	Chas. P. Swigert	Springfield	Auditor of State.
Indiana	E. H. Wolle	Indianapolis	Auditor of State.
Iowa	W. V. Lucas	Des Moines	Auditor of State.
Kansas	Orlin T. Welch	Topeka	Superintendent of Ins.
Kentucky	L. C. Norman	Frankfort	Insurance Commissioner.
Louisiana	William A. Strong	New Orleans	Secretary of State.
Maine	J. B Peaks	Dover	Insurance Commissioner.
Maryland	Jesse K. Hines	Baltimore	Insurance Commissioner.
Massachusetts	Julius L. Clarke	Boston	Insurance Commissioner.
Michigan	Samuel H. Row	Lansing	Commissioner of Insurance
Minnesota	A. R. McGill	St. Paul	Insurance Commissioner.
Mississippi	S. Gwin	Jackson	Auditor of Public Accounts.
Missouri	John F. Williams	St. Louis	Superintendent of Ins.
New York	Chas. G. Fairman	Albany	Supt. of Ins. Department.
New Jersey	Henry C. Kelsey	Trenton	Secretary of State.
Nebraska	John Wallichs	Lincoln	Auditor of Public Accounts.
Nevada	J. F. Hallock	Carson City	State Comptroller.
New Hampshire	Oliver Pillsbury	Concord	Insurance Commissioner.
North Carolina	W. L. Saunders	Raleigh	Secretary of State.
Ohio	C. H. Moore	Columbus	Superintendent of Ins.
Oregon	R. P. Earhart	Salem	Secretary of State.
Pennsylvania	J. M. Forster	Harrisburg	Insurance Commissioner.
Rhode Island	Joel M. Spencer	Providence	Insurance Commissioner.
South Carolina	John Bratton	Columbia	Comptroller Gen. of State.
Tennessee	M. T. Polk	Nashville	Commissioner of Ins.
Texas	A. W. Spaight	Austin	Insurance Commissioner.
Virginia	John E. Massey	Richmond	Auditor of Public Accounts of State.
Vermont	Geo. Nichols John A. Page	Montpelier	Insurance Commissioners.
Wisconsin	Phil. L. Spooner, Jr.	Madison	Insurance Commissioner.
West Virginia	Joseph S. Miller	Charleston	Auditor of State.
Wyoming	John W. Hoyt	Laramie City	Governor.

CANADA.

Dominion of Canada	J. B. Cherriman	Ottawa	Superintend't of Insurance.
Province of Ontario	Dr. J. H. Hunter	Toronto	Inspector of Insurance.

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DIGEST OF INSURANCE DECISIONS.

SUMMARY OF DECISIONS OF UNITED STATES AND STATE COURTS, PUBLISHED IN 1881.

[Compiled and corrected especially for THE INSURANCE YEAR BOOK.]

The following digest is taken from decisions which appeared in various legal periodicals during the year 1881. Some of them were previously announced, but either were not handed down for publication, or, being of an interlocutory character, did not appear until a subsequent decision of the case, and therefore properly belong to the decisions of 1881. For the sake of brevity, many such cases as have merely reiterated long settled doctrine, and present no new points of application, have been omitted. In making this digest with the utmost conciseness, it has been endeavored not to omit the salient points upon which the decision turned, and at the same time avoid an unnecessary recapitulation of detail. Its chief value will be found in bringing together the scattered decisions of a whole year, from many different States, into a systematic arrangement where they can be readily found in advance of the regular digests and officially reported cases, which usually are not brought up until a year or two after the cases have been determined; and to afford reference as to where a full report may be obtained if desired.

RELATING TO LIFE INSURANCE.

ASSIGNMENT OF POLICY BY AN INSOLVENT DEBTOR.

An insolvent debtor having assigned to his wife a policy on his own life, creditors sought to attach the same.

HELD—That the proceeds of the policy are exempt from the claims of creditors of the husband, except as to the amount of premiums paid by him within five years, the period of limitations, and interest thereon.

Illinois Supreme Court.—*Cole* vs. *Marple.*

ASSIGNMENT OF WIFE'S POLICY NOT VALID.

Action upon a policy upon the life of the plaintiff's husband, payable upon his death to his wife, or, in case of her death before his, then to their children, the husband having paid all the premiums. The plaintiff, her husband joining, made and delivered a written assignment of the policy mentioned to secure the payment of two notes, one payable in sixty days and the other in six months after date, given by her husband for his prior indebtedness and for his benefit and in his business, and not for her benefit nor in her business, as the assignee well knew. The assignment provided that if the notes were not paid within two years and six months from date the assignee might surrender the policy, receive the full surrender value, and pay the notes from the proceeds; and if the life insured should die at any time before the notes were paid, the assignee was authorized to receive from the insurance money the sum due upon the notes, and upon their payment the assignment was to be void. When the sixty days' note became due it was satisfied and surrendered. When the other fell due new notes were given in its place, payable in three and six months, and thereupon the old note was surrendered to the maker. Some time after they fell due these new notes were surrendered to the maker, who

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gave two other notes in their place, payable in four and six months. Of these changes plaintiff had no notice or knowledge. One of the notes last given is still unpaid. The plaintiff made no agreement respecting the policy except that contained in the assignment before mentioned.

HELD—That the plaintiff, in assigning the policy, became at most merely a surety for her husband, and that the time for the payment of the debts for which she became surety having been enlarged without her knowledge or consent (even if not actually paid by the surrender of the old note), discharged her and set her policy free. Also, that the provision in the assignment authorizing the assignee to "realize" from the policy in case the original notes were not paid in two years and six months, in no way extended their time of payment, nor authorized the assignee to extend the same, or waived any of the plaintiff's rights in case of such extension. Also, that the plaintiff is entitled, at least as against mere strangers, to maintain this action to recover possession of the policy.

Supreme Court of Minnesota.—*Allis* vs. *Ware* and another.

A life policy recited that in consideration of the payment by the wife of B. of a specified sum, and annual payments thereafter, the company insured the life of B. for a sum to be paid to the wife or her representatives at a specified date, or at the death of B. if before that date. All the payments were in fact made by B.

HELD—That an assignment by the wife of such policy to secure a debt due from B., there being children of her marriage living at the time, was invalid under Laws 1840, chapter 40, and amendments thereto.

New York Court of Appeals.—*Brummer* vs. *Cohn.*

ACCEPTANCE OF PROPOSAL A COMPLETION OF CONTRACT.

A promissory note having been given in payment for a life policy, when the company sued to collect the note the defendant set up that he had never received the policy, and the note was, therefore, without consideration. The defendant's application had been accepted and the policy forwarded to their agent for delivery. The agent notified the company that the policy had been delivered, but subsequently could not remember what had become of it. By written stipulation, the agent had been made agent of the insured as well as of the company.

HELD—That the contract was complete from the time it was accepted by the company, but where the application came from the insured, he must be notified of its acceptance before he would be bound. Until such notification to him, it could only be regarded as an application for insurance. There was no inconsistency in the agent of the company acting as agent of the insured also, and that notification to him was notification to the insured. The application should have been construed by the court, and not submitted to the jury.

Mississippi Supreme Court.—*Alabama Gold Life Insurance Company* vs. *Herron.*

ANSWERS IN APPLICATION.

It was claimed that the insured had misrepresented facts in relation to his age and certain diseases in his application; that such facts were material, and if truthfully stated would have increased the risk and voided the policy.

HELD—That where the insurance is obtained for the benefit of another, it is competent to prove by persons having direct knowledge of the fact that the answers were false, but there is a conflict of authorities as to whether or not the declarations of the insured are competent. Statements made by the insured, at long intervals before and after the policy was issued, are not admissable. The lower court having instructed that unless the defendant showed by "proof positive" that the insured had answered falsely, the plaintiff was entitled to recover; *held*, that the burden of proof was on the defendant, and the words "proof positive" simply meant that the alleged facts should be affirmatively proved.

Tennessee Supreme Court.—*Mobile Life Insurance Company* vs. *Morris.*

Defence being made that answers in the applications were false, plaintiff claimed that truthful answers had been given to the agent, but that he filled out the application falsely.

HELD—That if the applicant signed an application containing false statements relative to consumption, spitting blood, etc., in consequence of which a policy was issued, it was void by its express conditions. If the application was falsely filled up, and signed by the agent and

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not adopted by the insured, then the policy was void, but such forgery must be shown to the satisfaction of the jury.

Pennsylvania Supreme Court.—*Massey et al., executors*, vs. *Penn Mutual Life.*

The application, which was made a warranty, stipulated that "the said person whose life is proposed for insurance further declares that he does not now, nor will he practice any pernicious habit that obviously tends to shorten life." The insured became very intemperate after the policy was issued—

HELD—That the acceptance by the insured of this condition in the application was a promissory warranty, the violation of which would work a forfeiture of the policy. Evidence upon this point might be presented.

United States Circuit Court, New York.—*Shultz* vs. *Mutual Life Insurance Company.*

The defence under a life policy being misstatements in the application relative to bronchitis and spitting of blood, the plaintiffs claiming ignorance of the instances referred to in the pleadings—

HELD—That such averments are sufficient to justify the plaintiffs in demanding a bill of particulars. It is not an abuse of the discretion of the court to require that such a bill, specifying the times and places when such spitting of blood, etc., occurred. Such a bill should not be used as an instrument of injustice, and may be modified on proper showing.

New York Court of Appeals.—*Dwight* vs. *Germania Life Insurance Company et al.*

ACCIDENTAL DEATH.

Where the policy provided that if the insured "died by his own hand or act, voluntary or otherwise," the policy should be void, the evidence tending to show that he died from an overdose of medicine, which evidence was inferential—

HELD—That the question of death was properly left to the jury. The stipulation against death by his own act did not apply to a purely accidental death resulting from taking poison through ignorance of its qualities, or through mistake.

New York Court of Appeals.—*Penfold* vs. *Universal Life Insurance Company.*

ADOPTED CHILDREN.

A policy upon the life of a husband was made payable to his wife, or, in the event of her death, their children. The only child was an adopted son, who had been treated by deceased as his own blood.

HELD—That the term child may be construed to mean a child by adoption, provided that it be shown that it was the evident intention of the deceased to constitute such child his heir. Where payment was to be made to the wife, or, in the event of her death, to the adopted child, the administrator of the wife cannot sue.

Maine Supreme Judicial Court.—*Martin* vs. *Ætna Life Insurance Company.*

CONTRACT NOT COMPLETE WITHOUT PAYMENT OF PREMIUM.

Application was made for a life policy, and forwarded by the agent of the company, which accepted the application and returned policy to the agent. Two months later it was returned to the company, the applicant having died, no call having been made for it and no premium tendered. The charter of the company provided that the premium must be paid before the delivery of the policy, and the policy stipulated that it should not go into effect until the premium had been paid during the life of the insured. Subsequent to his death the premium was tendered to the agent, who declined to deliver the policy, and denied any liability on the part of the company.

HELD—That the contract was not completed and no liability attached to the company.

United States Supreme Court.—*Giddings* vs. *Northwestern Mutual Life.*

CO-OPERATIVE BENEFIT SOCIETIES.

The Merchants' Exchange Mutual Benefit Society, of St. Louis, claimed to be a benevolent society and not amenable to the insurance laws of the State. According to its constitution, its object is "to give financial aid to the widows and children of deceased members, or to such uses and purposes as such member shall, by his last will and testament, direct."

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HELD—That the business of the corporation was that of mutual life insurance. It made no difference upon the nature and effect of the business conducted by it, that its object was benevo-

lent and not speculative, which was in the nature of contracts made between the corporation and its members. The corporation was, therefore, subject to the laws of the State relating to mutual life insurance.

Missouri Supreme Court.—*The State* vs. *The Merchants' Exchange Mutual Benefit Society.*

COMPANY CANNOT CHANGE THE CONTRACT ARBITRARILY.

Where the premium was payable half cash and half by note, and the policy so stipulated, a notification to the insured that cash only would be accepted in future was a violation of the contract by the company, and relieved the insured of the necessity for a formal tender of the premium. If he subsequently offered to accept a paid-up policy, and his offer was not accepted, the company is liable under the original policy.

Indiana United States Circuit Court.—*Hight & Handy* vs. *Continental Life Insurance Company.*

CONTRACT NOT COMPLETED BY UNAUTHORIZED PAYMENT BY A STRANGER.

F. made application for a life policy, which was issued and left at his place of business during his absence, with a written request from the agent for payment of the premium. F. returned in ill health, and the agent again wrote for the premium. A sister of F.'s received the letter and paid the premium without the knowledge or consent of F.

HELD—The delivery of the policy, under the circumstances, did not complete the contract, nor did the unauthorized payment of the premium by F's sister bind either him or the company.

Supreme Judicial Court of Massachusetts.—*Whiting* vs. *Massachusetts Mutual Life.*

CHANGE OF AGENT TO BE NOTIFIED TO INSURED.

The company changed its agent who was authorized to receive premiums, but neglected to notify the insured, who tendered the premium to the discharged agent in due time, but he refused to accept it.

HELD—That there was no forfeiture for non-payment of premium, as the insured was entitled to reasonable time, where the agent had been changed, in which to make the payment, and the sixty days that elapsed was not an unreasonable time.

United States Circuit Court, Minnesota.—*Seamans* vs. *Northwestern Mutual Life.*

COMPANY BOUND BY ITS PRACTICE OF WAIVING PROMPT PAYMENTS.

The company claimed forfeit of the policy through neglect to pay the premium. The complaint set up that during ten years the company had not exacted payment promptly when due, but had allowed sixty days' grace, and had agreed to these delayed payments as a constant practice; that it was in the habit of sending notices when the premium was due, giving the amount after deducting dividends; finally disregarding this practice, notice was delayed until after the premium was due, which, being tendered immediately on receipt of notice, was refused, and the policy declared void. Soon after the insured died.

HELD—That whether the practice of the company worked a modification of the contract, which modification the company refused to abide by, was a question of fact for the jury. The fact that the company, during a number of years, accepted payments that were delayed from two days to four months, tended to establish the substance of the issue. Knowledge by the agent of these delayed payments must be considered as knowledge by the company.

Indiana Supreme Court.—*Phœnix Mutual Life Insurance Company* vs. *Hinesley.*

CONTRIBUTIVE NEGLIGENCE.

Plaintiff having an accident insurance ticket or policy, containing a provision that the "insurance shall only extend to bodily injuries, fatal or non-fatal, as aforesaid, when accidentally received by the insured while actually riding on a public conveyance provided by common carriers for the transportation of passengers in the United States or the Dominion of Canada, and in compliance with all rules and regulations of such carriers, and not neglecting to use due diligence for self-protection," was riding upon a train of cars, and as the same approached the station, and while it was slowing up, went out upon the platform. While standing there, owing to a sudden jerk of the train, another passenger was precipitated against him, and

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he was by reason thereof thrown from the car and severely injured. It was a regulation of the railroad company that passengers should not stand on the platform, and plaintiff was aware of such rule. Judgment was given for plaintiff and defendant appealed.

HELD—The plaintiff took the risk of standing upon the platform in violation of the rules of the railroad company, which he knew, and should not be allowed compensation from any one. Judgment reversed.

DECLARATIONS OF INSURED TO CONTRADICT REPRESENTATIONS IN APPLICATION.

A policy of insurance upon the life of C. was issued on joint application of himself and wife for her sole benefit. In answer to a question in the application, C. stated that he had had no sickness or disease during the seven years then last past. It was stipulated in the policy that if the statements in the application were not in all respects true, the policy should become void.

HELD—In an action by the wife upon the policy, the declarations of C., made prior to the application, and tending to show that statement was, to his knowledge, untrue, are incompetent.

Supreme Court of Ohio.—*Union Central Life Insurance Company* vs. *Cheever.*

HUSBAND AS AGENT OF WIFE.

A policy on the life of a husband was payable to his wife in consideration of semi-annual payments of premium. Default having been made in the payment of premium just prior to the death of the insured, the company claimed forfeit of the policy.

HELD—That the stipulation in the policy providing that it should be forfeited if the premiums were not paid on or before specified dates was an absolute condition of the policy, and equity could not relieve from its operation. It was not a sufficient excuse to allege the sickness of the insured and ignorance on the part of the wife of the existence of a policy. Prompt payment of premiums is the essence of life insurance contracts, without which companies would be unable to fulfill their obligations. The stipulation requiring prompt payment is an absolute condition of the contract, and not a mere penalty from which relief can be granted. The contract being with the wife, the husband became simply her agent, and her ignorance of the policy was due to her agent's neglect.

United States Supreme Court.—*Klein* vs. *New York Life Insurance Company.*

INTEMPERATE HABITS.

Where the insured had stated in his application that he had never been intemperate, and that he was at that time of correct and temperate habits, it was sought to show that these answers were untrue and voided the policy.

HELD—That the questions and answers refer to the usual habits of the applicant, and not to exceptional indulgencies. If it was his general habit to abstain or to drink in moderation, an occasional excess did not render the answers false. It is not necessary, however, that the use of intoxicating liquors should be continuous and of daily occurrence to constitute intemperate habits, and such instruction to a jury was erroneous.

Ohio Supreme Court.—*Union Mutual Life Insurance Company* vs. *Reif.*

HELD—The words "sober and temperate" are to be understood in their ordinary sense. Total abstinence is not implied. The use of alcoholic liquors in a moderate degree is consistent with sobriety, but when intoxication is frequent, the person is not sober and temperate.

United States Circuit Court, Pennsylvania.—*Brockway* vs. *Mutual Benefit Life Insurance Company.*

IMPEACHING MEDICAL CERTIFICATE.

Action for loss upon life policy. The company defended on the ground that interrogatories were not properly answered as to the diseases of the insured; that he was suffering from Bright's disease of the kidneys at the time of his application for the policy. It was not shown that the insured was under treatment for the disease in question prior to or at the time of his application. The medical examiner's certificate annexed to the application, which was in de-

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fendant's possession, and which was introduced in evidence by them, shows that the urine of the applicant was examined.

HELD—That after introducing the medical certificate in proof, without any qualification, the company could not be permitted to impeach its integrity or assail the correctness of its statements. The Court properly ruled out the attempts to explain, contradict, or impugn its recitals.

Louisiana Supreme Court.—*Maclin* vs. *New England Life Insurance Company.*

INSANITY NO EXCUSE FOR NON-PAYMENT OF PREMIUM.

The insured assigned his policy to his children, and subsequently failed to pay his premium by reason of insanity.

HELD—Insanity will not constitute an excuse for non-payment. Another could have paid the premium as well as the insured. The contract did not contemplate a waiver of payment in case of accident. The company was not bound, in the absence of instructions to that effect, to apply dividends to the payment of premiums. The policy stipulated for a paid-up policy on failure to pay premiums. That the death of the insured did not forfeit the right of the beneficiaries to such paid-up policy. Upon applying within the specified time the assignee would be entitled to a paid-up policy for the amount due at the time the original policy was forfeited for non-payment.

New York Court of Appeals.—*Wheeler* vs. *Connecticut Mutual Life.*

INSURABLE INTEREST.

Isaiah Phair, on the twenty-second day of November, 1879, made a written application, upon one of the blank forms of the association, for a $5000 certificate, to be made payable to Enos Hoyt. In this application Phair was asked to state "relation of the beneficiary (Hoyt) to the applicant," and the answer given thereto was "no relation." The proper medical report was made, money premium paid, and a certificate issued on the twenty-fifth day of November, Phair died March 4, 1880, and at the time of his death there were but 1135 members of the association in the class in which he was insured. The association declined to pay upon several grounds, the most important being that Hoyt was not a member of Phair's family or one of his heirs.

HELD—It is apparent that the association, in accepting the application, receiving the premium, and issuing the certificate, well knew that Hoyt was not a relative, and was not claimed to be a member of Phair's family or an heir, within even the most liberal construction. So that the association issued this certificate under circumstances which most strongly call upon the courts to enforce performance of their agreement, if certain imperative rules of public policy do not forbid. The defence set up in this case must be considered as that of the public and not that of the defendant, as it stands in no position to interpose such a defence. Such contracts are so clearly contrary to public policy that they cannot be upheld, and must be declared absolutely void.

Michigan Supreme Court.—*Mutual Benefit Association* vs. *Hoyt.*

NEW EVIDENCE MAY SET ASIDE A JUDGMENT.

Where judgment had been given against a company on a life policy, a bill in equity was filed to set aside the judgment on the ground that the fact that the insured was a common drunkard had been fraudulently concealed, and that he died of delirium tremens, the company alleged that it had been unable to obtain the evidence of the facts until after judgment was entered.

HELD—That the petition is equivalent to an application for a new trial, which may be granted if circumstances warrant. That the allegations were sufficient to overrule the demurrer interposed, and to demand an answer to their merits.

United States Circuit Court, New Jersey.—*Trefz* vs. *Knickerbocker Life Ins. Co.*

RIGHT TO FORFIET FOR NON-PAYMENT OF PREMIUM NOTE.

Insured paid his premiums partly in cash and partly by note. A note not being paid, the time was extended by the company, but it was not paid at the end of the extension, and the

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company declared the policy forfeited without demanding the surrender of the policy or offering to surrender the note. Insured subsequently applied for a paid-up policy, but was refused. He began suit, and on his death his wife prosecuted the case, which was decided against her in the lower court, from which decision she appealed.

HELD—That the acceptance of the note and the extension of the time for payment did not invalidate the right of the company to forfeit the policy, but was an agreement not to forfeit until the time to which the note had been extended had passed. By retaining the note after the insured had defaulted in its payment, the company gave evidence of its intention to enforce its payment at some other time if possible. This operates as a waiver of the right to forfeit. The company could not own the note and at the same time reap the advantage of a forfeiture of the policy. Until the company surrendered the note the insured had a right to regard its retention by the company as a waiver of forfeiture. On surrendering his old policy and demanding a paid-up, he had a right to the equitable value of the original policy.

Kentucky Court of Appeals.—*Johnson* vs. *Southern Mutual Life Ins. Co.*

RESTORATION OF A POLICY MAY BE DECLARED WHERE ITS SURRENDER WAS OBTAINED BY FRAUD.

An agent of the company represented to the insured that his policy was forfeited for non-payment of a premium note, but offered a paid-up policy on surrender of the original. The wife, to whom the insurance was payable, was not consulted, but passively acquiesced in the taking of the paid-up policy and the surrender of the life policy. Premiums had been paid by note for which the company gave receipts.

HELD—That the acceptance of the note by the company was a full payment of the premium, and not a conditional one. The insured had received nothing more than he was entitled to under the law in case of an actual default, and no consideration had been given for the surrender. That under the circumstances, in a suit for restoration of the policy, such restoration will be decreed.

Michigan Supreme Court.—*Tabor* vs. *Michigan Mutual Life.*

RIGHTS OF POLICYHOLDER NOT FORFEITED BY NEGLECT OF THE COMPANY.

The policy stipulated that the insured, in case of default in his payments, might exchange his policy for a paid-up endowment on surrender of the original policy within sixty days. The premium due in August, 1877, was unpaid, but application for a paid-up was not made until March, 1879. It was shown that the agent refused to accept the premium that was tendered on the day it was due because litigation was pending calculated to dissolve the company. No notice was given him to pay elsewhere, but by letter he was denied information regarding the company, but was led to believe that his policy had been lapsed.

HELD—That the company was, by its own act, estopped from pleading forfeiture by the neglect of the insured to forward his policy in exchange for a paid-up within sixty days after the non-payment of the premium tendered by him in August, 1877.

United States Circuit Court, Wisconsin.—*Coffey* vs. *Universal Life Ins. Co.*

SCALING DOWN POLICIES.

Where a large number of the policyholders had agreed to scale down their policies to relieve an insolvent company, that fact did not constitute a valid defence as against one who had not entered into such agreement. The answer setting up such defence was regarded as frivolous.

Wisconsin Supreme Court.—*Lerdall* vs. *Charter Oak Life Insurance Company.*

STATE NON-FORFEITURE LAWS APPLICABLE TO COMPANIES OF OTHER STATES.

The non-forfeiture statute of 1861 was, by the law of 1872, made applicable to all companies doing business in the State. By accepting the terms of the statutes in other respects, the company became bound, also, by the non-forfeiture provision. A policy issued to a citizen of

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Massachusetts by a company of another State is subject to the Massachusetts non-forfeiture law.

Massachusetts Supreme Judicial Court.—*Holmes* vs. *Charter Oak Life Insurance Company.*

STATUS OF SUPERINTENDENT OF INSURANCE.

Under the laws of the State of Missouri, the Superintendent of Insurance took possession of the assets of an insolvent life company. Policyholders in Louisiana commenced proceedings in the State court to restrain him from interfering with the assets of the company in that State, and asking that they be declared a trust fund to be held for the benefit of Louisiana policyholders.

HELD—That by the law of Missouri the Superintendent of Insurance became the legal successor of the corporation. He being a resident of that State, was entitled to have the cause removed to the Federal Courts, and to require the Louisiana policyholders to litigate their claims in that court.

United States Supreme Court.—*Life Association of America* vs. *Rundle.*

SURRENDER BY HUSBAND OF WIFE'S POLICY INVALID.

A policy was issued on the life of S. for $2000, payable to his then wife if living, otherwise to their children. The wife died, the children surviving. S. subsequently married the intervenor, by whom he had one child. Soon after, without the consent of his children, he surrendered his policy for a paid-up policy, made payable to his second wife for her benefit.

HELD—That such surrender was of no effect as against his children. But the children of both marriages were beneficiaries under the original policy.

Minnesota Supreme Court.—*Ricker et al.* vs. *Charter Oak Life Insurance Company.*

SUICIDE ALLEGED AS THE RESULT OF A CONSPIRACY.

Suit brought to recover the amount of two insurance policies of $5000 each, issued by the defendant, upon the life of James A. Bangs, and payable to his son, the present defendant. The defence of the company is that the insured took out policies with the intention of defrauding the company out of $10,000 by committing suicide; that this intention was known to his wife and son, and was in pursuance of a deliberate conspiracy gotten up by them together, previous to the husband's death, and that the husband died from a dose of strychnine, taken with suicidal intent. Judgment for plaintiff, and appeal taken.

HELD—That such dreadful crimes as those charged by the insurance company can only be credible when supported by the strongest evidence; that in the present case there is nothing presented which would justify any court in holding that a conspiracy existed to defraud the insurance company, the execution of which involved the suicide of the accused and the criminality of a wife and son in the death of a husband and father. There is no evidence which is not consistent with the perfect integrity of all the parties accused, wife and son. Judgment of the Circuit Court that the insurance company pay the loss is therefore affirmed, with costs and interest.

United States Supreme Court.—*New York Life Insurance Company* vs. *Edson C. Bangs.*

SUICIDE, OR CULPABLE NEGLIGENCE.

Suit brought to recover the amount of a life insurance policy. The death was accidental, caused by taking laudanum to alleviate pain. According to the policy the company was exempt from liability in case of "self-destruction, whether voluntary or involuntary." This case had been previously before the Appellate Court, and an opinion was given to the effect that the accidental death of a sane person was not within the exempting clause, unless the party was guilty of "culpable" negligence. The court below instructed the jury to find for the plaintiff unless deceased was guilty of "gross" carelessness in taking the laudanum. The jury found for the plaintiff.

HELD—That the exemption of the insurance company does not depend on the degree of negligence, but upon the culpability of it. The admitting in evidence the verdict of the coroner's jury is held to have been correct. Judgment reversed.

Illinois Appellate Court, First District.—*Mutual Life Isurance Company* vs. *Emil B. Lawrence.*

TRAVEL UPON THE SEAS, WITHOUT CONSENT, VOIDS THE POLICY.

A life policy issued October 1, 1868, upon the life of William M. Tweed, set forth that in consideration of $1180.90 paid, and a like sum annually during the continuance of the policy,

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it would pay, for the benefit of plaintiffs, $10,000 upon the death of Tweed. If he should be alive April 1, 1878, and the policy in force, it would pay the sum to Tweed. The policy contained among other conditions this, that it should be "void and of no effect" if the party whose life is insured "without the written consent of this company, previously obtained, travel upon the seas." On the 4th of September, 1875, Tweed escaped from the custody of the Sheriff of New York, who held him under civil process, and was recaptured at Vigo, Spain, in September, 1876, and was brought to this country by sea. He had never obtained the consent of the insurance company to travel upon the seas.

HELD—That the travel upon the seas by Tweed forfeited the policy and plaintiffs' rights thereunder and the premiums paid thereupon, and that there was no equitable ground for releasing from the forfeiture. Also, that it was not necessary that the company should give any notice to enable it to enforce the forfeiture.

New York Supreme Court.—*Douglass et al.* vs. *Knickerbocker Life Insurance Company.*

USURIOUS CONTRACT FOR A LOAN.

Where a contract for the loan of money and an agreement for insurance upon the life of the borrower were blended together in one and the same transaction, the proof showed that the policy of insurance was taken and a premium paid in advance in consideration of the loan, and that such consideration was over and above the interest allowed by law.

HELD—That the transaction was usurious is not necessary in such a case to show that the premiums charged were unreasonable. It will be presumed that there was in the transaction of insurance a profit to the insurance company, the lender; and if, independently of the premium paid in advance, the maximum rate of interest has been charged and taken, the insurance and the payment of a premium in advance, if intended as a condition precedent to and a further consideration for the loan, will make it usurious. The profit accruing to the lender from the insurance transaction in such a case will be presumed to be something, and, whether great or small, being in excess of the lawful interest, it is usury.

United States Circuit Court, Iowa.—*National Life Insurance Company* vs. *Harvey.*

WIFE'S POLICY MAY NOT BE ASSIGNED BY HER HUSBAND.

A policy issued for the benefit of a wife was permitted to lapse without her knowledge, but with the consent of the company, and a new policy was issued to the insured, payable to his representatives. He at once assigned it to his creditors, and by one of these it was reassigned to a bank, which received it in good faith, the company consenting to both assignments.

HELD—The policy was the property of the wife, and the husband had no right to dispose of it. She was not given an opportunity to revive it, as provided for, and the new policy was, therefore, as far as her interests were concerned, merely a continuance of the original one. It was not competent for the company to allege her neglect to pay the premium on a policy already forfeited. The wife was entitled to recover the face of the policy, less the premiums paid by the assignees, with interest. The policy was assignable, but the innocent holder could acquire no better title to it than the assignor possessed, but as the company had full knowledge of both assignments, it was estopped from this pleading as against the bank, and was liable to it.

Louisiana Supreme Court.—*Pilcher* vs. *New York Life Insurance Company et al.*

WIFE'S POLICY UNDER THE MASSACHUSETTS STATUTES.

Under the laws of Massachusetts, a policy on the life of a husband for the benefit of his wife solely, is her absolute individual property, and may be held by her independent of her husband or children. It is liable for her debts, but the company cannot safely pay to a creditor except upon the order of the Court. Where the company has been restrained from paying the policy, it is not liable for interest.

Massachusetts Supreme Judicial Court.—*Morriss* vs. *Massachusetts Mutual Life Insurance Company.*

WHERE THE INSURED, INSTEAD OF THE BENEFICIARY, MAY SUE.

J. B. took out a policy of insurance on his own life, payable to his wife, for the benefit of her and their children. After paying the annual premium on said policy for many years, all of which were paid by him out of his own money, and the policy always kept by him in his own

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possession and under his control, it was allowed to lapse. Shortly afterwards one C., a sub-agent of the company, bought in said policy, on the part of the company, from J. B., agreeing to pay $350 as the surrender value thereof, in premiums or a new policy, which was issued to him, and one annual premium, $113.64, credited thereon. When the second annual premium became due the company demanded payment thereof from J. B. It was then discovered that among the papers signed by J B. at the time of the surrender of the policy, was a draft for $180.25, the balance of the surrender value after payment of the first premium. Thereupon J. B. sued in his own name for the recovery of the surrender value, less the first premium on the new policy. For the defence it was claimed that suit should have been brought by the beneficiary, and the Court refusing to so charge, appeal was taken.

HELD—That the action was properly brought under Section 32 of the Code, which provides that a person with whom a contract is made for the benefit of another may bring an action without joining with him the person for whose benefit it is prosecuted.

Nebraska Supreme Court.—*The New York Life Insurance Company* vs. *Bonner.*

RELATING TO FIRE INSURANCE.

AGENT OF THE INSURED.

The insured transacted business with an agent who represented several companies, giving him general instructions to keep his property insured in good companies on the best terms possible. When the policy was about to expire, there was a conversation between the agent and the insured regarding a renewal, when the insured repeated his general instructions to the agent.

HELD—There was no renewal contract with the agent. The conversation held with the agent did not amount to a specific agreement regarding any company. The insured gave instructions to his own agent, and he could not be considered at the time as contracting with the company's representative.

New York Court of Appeals.—*Sargent* vs. *National Insurance Company.*

ALIENATION OF TITLE VOIDS THE POLICY.

Where the policy stipulated that it should be void if there was a change in the ownership of the property, the insured conveyed the land on which the dwelling insured stood, receiving as part consideration a bond conditioned that he should have the privilege of occupying the house during his lifetime.

HELD—That this conveyance was such alienation of title to the dwelling insured as to void the policy.

Ohio Supreme Court.—*Farmers Insurance Company* vs. *Archer.*

Where the policy contained the condition that it should be void if the property was "sold or conveyed in whole or in part," the insured conveyed to a third party, who immediately reconveyed to the wife of the insured.

HELD—That the insured had conveyed away all but a life interest in the property, and this was sufficient to void the policy.

Massachusetts Supreme Judicial Court.—*Oakes* vs. *Manufacturers Insurance Company.*

Where a policy was made payable to a mortgagee, the insured property was conveyed to him absolutely, without mentioning the mortgage and without conditions.

HELD—That this was a conveyance of the insured property within the meaning of the policy.

Massachusetts Supreme Judicial Court.—*Dailey* vs. *Westchester Insurance Company.*

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The insured obtained a policy conditioned that it should be void if the property was sold or transferred, or if any change took place in title or possession, whether voluntarily or by judi-

cial decree. This was endorsed payable to the mortgagee. The mortgagee foreclosed the mortgage and bought in the property at sheriff's sale. Soon after the property was burned.

HELD—That the sale of the property by the sheriff constituted a transfer of title and voided the policy.

The evidence showed that the owner of the property had transferred it to a fictitious person, and then, using the fictitious name, had again conveyed it to the plaintiff, who obtained the insurance.

HELD—That the first conveyance to a fictitious person was not valid, but the second transfer was, the conveyance being valid against the conveyancer under whatever name the transaction might have been made. It is immaterial what methods are employed, so the conveyance is made. In the absence of proof of intended fraud the insurance is valid against the company.

The insured and his wife conveyed the property to their daughter by deed executed without consideration. Before the deed was recorded, and without the knowledge of the insured, the deed was changed and a consideration inserted. the daughter giving her mother a note for the amount named, which note the mother immediately returned. When the insured was informed of this transaction he made no objection.

HELD—That there was a change of title within the stipulations of the policy, which provided that it should become void "if the property be sold, or transferred, or any change take place in title or possession, whether by legal process, voluntary transfer or conveyance." The original lack of consideration was remedied before the deed was recorded, with the plaintiff's assent. It was not material that the conveyance was fraudulent as to creditors; it constituted a valid transfer of title, and therefore voided the policy. The policy having been endorsed payable to a mortgagee, as his interest should appear, it was *held*, that such endorsement did not constitute an assignment, but merely an order authorizing him to collect payment. There was no contract between the mortgagee and the company for the protection of his rights.

New Hampshire Supreme Court.—*Baldwin* vs. *Phœnix Insurance Company.*

AUTHORITY OF AGENT IN A CASE OF VACANCY.

Where the policy provided that no vacancy should occur without the written consent of the company, the insured notified the agent that the premises were vacant, and received his written consent thereto.

HELD—That the agent, who was commissioned to transact business generally for the company, was authorized to consent to the vacancy, and it was immaterial that he did so after the vacancy existed. His act was binding on the company.

Wisconsin Supreme Court.—*Wakefield* vs. *Orient Insurance Company.*

COMPANY NOT LIABLE FOR MONEY BORROWED BY AGENT.

The agent at Baltimore of an English insurance company who was authorized to issue policies, adjust and pay losses, but without authority to borrow money on the credit of the company, and who had never done so except by the negotiation as agent of bills to pay losses, was behindhand in his accounts. He was at the time agent of other insurance companies and of private persons. He had been introduced to the plaintiff's bank as the agent of the English company, and had opened an account in his own name as agent, the name of the company not appearing. All his deposits from whatever source were made to the credit of this account and all his checks were drawn against it. His remittances to the English company were made by bills purchased from a firm dealing in foreign exchange in Baltimore, and were paid for with checks on the bank payable to that firm. This was known to the bank. Being pressed for a settlement by the company, he arranged with the bank for an over-draft upon his account, which was made, and the check used to purchase a bill from the firm mentioned, which bill was sent to the English company. Upon a similar arrangement he made another over-draft which was used in a like manner to pay the company. Thereafter he left Baltimore and his agency was revoked.

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HELD—That the English insurance company was not liable to the bank for the amount of the over-drafts. A borrowing by an insurance agent to enable him to remit his company the

proceeds of his business is, *prima facie*, the borrowing of the agent himself rather than the company, and will be so treated unless the contrary is shown.

United States Supreme Court.—*Central National Bank of Baltimore* vs. *Royal Insurance Company.*

ESTOPPED FROM DENYING AUTHORITY OF AGENT.

A local agent was forbidden to insure property outside of certain limits, but insured the property of plaintiff which was outside of his jurisdiction, reporting the fact to the company. When the loss occurred the proofs were submitted to the general office, and a State agent made an examination. The company made no objection until after the loss occurred.

HELD—The company was estopped by its knowledge of the transaction from repudiating the act of its agent.

FALSE ANSWERS PUT IN APPLICATION BY AN AGENT.

In making his application, the insured failed to answer the questions relating to title, incumbrances and value. The agent filled in the blanks with untruthful answers. The policy issued provided that "If the interest of the insured in the property be any other than the entire, unconditional and sole ownership of the property, for the benefit of the insured, or if the same or any part thereof shall be encumbered by mortgage, judgment or otherwise, and be not stated to the company and so expressed in the written portion of the policy, then, and in every such case, and in either of said events, this policy shall be null and void." Two months later the property insured was burned, the insured meantime not having read his policy, and consequently was ignorant of this condition.

HELD—That the company was liable for the act of its agent in fraudulently filling up the application with false answers to material interrogatories. The filling of applications was within the apparent, if not actual, limits of his authority. The insured was not bound by the false warranties inserted by the agent, but he was bound by the conditions of the policy if he did not object to them within a reasonable time.

Pennsylvania Supreme Court.—*Swan* vs. *Watertown Insurance Company.*

HAZARDOUS GOODS NOT COVERED BY ORDINARY POLICY.

Appellee insured his stock of goods, described as "family groceries, wines, liquors and cigars." The policy provided that if appellee should store, use or vend any of the articles denominated specially hazardous in the class of hazards printed on the back of the policy, except specially agreed to in writing upon the policy, then the policy should be of no force or effect so long as such storing, using or vending of such articles continued. Among the articles so denominated are "fireworks," and the evidence showed that appellee had fireworks stored in his store at the time of the fire.

HELD—That where the written portion of the policy describes the property insured as of a certain class, and this class would embrace articles that are termed by the printed terms of the policy specially hazardous, and are by these printed terms prohibited, the written will control the printed portion of the policy, and the keeping of such articles will not be a breach of the condition of the policy.

Georgia Commission of Appeals.—*Georgia Home Insurance Company* vs. *J. Jacobs.*

ILLEGAL ASSESSMENT NOT A LIEN.

A policy of insurance required that liens upon the property insured should be disclosed in the application therefor, and provided that a failure to do so would avoid the policy. It also provided "that if any change take place in the possession of the property by legal process it shall avoid the policy."

HELD—That an illegal assessment, and a seizure of the insured property thereunder, did not create a lien thereon, the non-disclosure of which would avoid the policy. Also, that such

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illegal assessment, and a seizure and sale of the insured property thereunder, was not a change of possession by legal process. The phrase "legal process" means *valid* legal process.

Ohio Circuit Court, S. D.—*Runkle* vs. *Citizens Insurance Company.*

INSURABLE INTEREST.

A policy of insurance provided that if the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property for the use and benefit of the assured, or if the building stood on leased ground, it must be so represented and expressed in the written part of the policy, or the same would be void.

HELD—That so long as the assured, under claim of right, had the exclusive use and enjoyment of the insured property, without any assertion of an adverse right or interest in it by any other person, he had an insurable interest under the condition of the policy.

United States Circuit Court, S. D., New York.—*Miller* vs. *Alliance Insurance Company.*

INCREASE OF RISK VOIDS REINSURANCE POLICY.

A freight boat was insured, the reinsuring company reinsuring a part of the risk with the agreement that the premium and the loss should be shared *pro rata.* Subsequently the insurer gave permission for the boat to carry baled hay, and to burn petroleum, and charged an extra premium therefor which was not shared with the reinsuring company.

HELD—That as the original insurer had permitted the hazard to be increased for an additional premium without the knowledge of the re-insuring company, the latter was not liable.

INCREASE OF RISK IN VIOLATION OF POLICY STIPULATIONS WORKS A FORFEITURE.

The policy of the insured covered his "furniture, fixtures and tools used by insured in his business as renovator of furniture, clothing and carpets, and on the improvements to the building put in by him;" and provided that the assured has permission to use naphtha in his business, but fire or lights are not permitted in the building, except a small stove in office." It also prohibited any increase of the risk. The insured put in another stove for heating naphtha, materially increasing the risks.

HELD—That under the prohibitive clause of the policy the insured could not claim a second stove as necessary to his business. The fact of an increase in the risk was sufficient to forfeit the policy. The stipulation in the policy for a renewal at the end of the term, provided no increase of the risk had occurred that had not been made known when the renewal was effected, did not continue the policy in the face of a demonstrated increase in the risk.

Connecticut Supreme Court.—*Daniels* vs. *Equitable Fire Insurance Company.*

Where the insured had placed a steam threshing machine near his barn temporarily, and in consequence of an explosion the barn was destroyed by fire, the company defended on the ground that the risk had been increased without their consent.

HELD—That as the use of such machine was not expressly prohibited by the policy, the company was liable; whether the risk had been materially increased was a question for the jury.

Pennsylvania Supreme Court.—*Foreign Mutual Insurance Company* vs. *Moyer.*

INSURANCE MAY BE EFFECTED BY PAROL AGREEMENT.

The policy was issued to the defendant by the plaintiff's agent, covering a stock of goods which was destroyed by fire. The plaintiff avers that the policy was wrongfully and fraudulently issued; that the loss had already occurred, as the defendant and Duncan well knew, and that the policy was not issued in pursuance of a previous agreement by parol. The defendant concedes that the policy was issued after the loss, but denies that it was not issued in pursuance of a previous agreement by parol, and sets up such agreement. The Court refused to

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cancel the policy, and rendered judgment for defendant for the amount of his previous loss. The plaintiff appeals.

HELD—The agreement with the agent by parol was valid, and the policy issued in pursuance of it must be sustained. Judgment affirmed.

Iowa Supreme Court.—*Revere Insurance Company* vs. *Chamberlain et al.*

LIABILITY OF DIRECTORS FOR DEFAULTING OFFICER.

A company's by-laws provided that its board of directors should elect its officers, including a secretary who should give a bond for the faithful discharge of his duties. A secretary was elected and the prescribed bond exacted. He was twice re-elected, but the bond was not renewed, the directors believing the original to be sufficient and binding. During the third year the secretary became a defaulter.

HELD—That the directors acted in good faith, and were not liable for the loss.

Tennessee Supreme Court—*Vance* vs. *Phœnix Insurance Company.*

MASTER RESPONSIBLE FOR NEGLIGENCE OF SERVANT.

In an action brought by an employee of a railway company to recover for injuries sustained while in the discharge of his duty, the negligence charged was the moving of a car under which the plaintiff was working without notice or warning. The proof showed the negligence, in not giving notice of the moving of the car, was attributable to the foreman under whose control the plaintiff was working, and not to those engaged in moving the car.

HELD—That it is the duty of a railroad company to make such regulations or provisions for the safety of its employees as will afford them reasonable protection against the dangers incident to the performance of their respective duties. It was the duty of the foreman, in putting the hand to work under the car, to use reasonable care to protect him, while thus engaged, from the danger arising from the switching of cars and the making up of trains on the same track; and for an injury resulting from the want of such care the company is liable.

Ohio Supreme Court.—*Lake Shore and Michigan Southern Rail Road Company* vs. *Lavelley.*

MECHANICS' LIEN.

The insured having contracted to construct a hotel, failed to receive payment, and began proceedings to place a mechanics' lien upon it. Before the termination of the action he obtained insurance to cover his interest in the building. While his action was pending for a lien the building was burned. There was a prior mortgage on the property.

HELD—That it was not necessary for the insured to perfect his lien in the interest of the insuring company, unless the latter paid the insurance, and made a demand to be subrogated, at the same time offering the insured a sufficient sum to indemnify him for his expenditures. The contractor had an insurable interest in the building notwithstanding the prior mortgage.

United States Supreme Court.—*Royal Insurance Company* vs. *Stinson.*

One of the conditions of the policy was that the company should not be liable for loss, if, without written consent on the policy, the property should become incumbered in any way. The policy was issued September 4, 1876. A notice of a mechanic's lien was filed September 19, 1876. A fire occurred on October 14, 1876, by which the premises were destroyed. It is not claimed that the lien was filed by the procurement of the insured. Defendant claimed that the filing of the notice of lien created an incumbrance in violation of the condition of the policy.

HELD—That the notice filed did not effect any change of interest in the property insured; that it was not such an incumbrance as was contemplated by the condition of the policy; that that condition applied only to incumbrances created by or with the assent of the insured, and to the creation of which he might apply for the consent of the company; that the true meaning of the condition was that the insured should not incumber the property without first obtaining the written consent of the company.

New York Court of Appeals.—*Green* vs. *Homestead Insurance Company.*

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In his application for insurance on mill and machinery, the insured warranted that there

was but $5000 incumbrance on the property, whereas, as a matter of fact, there were mechanics' liens upon it making the incumbrance over $16,000.

HELD—That a mechanic's lien, or a lien for material furnished for construction, is an incumbrance within the ordinary meaning of that word. The court below erred in not permitting the evidence offered by the defendant on this point to go to the jury.

Wisconsin Supreme Court.—*Redman* vs. *Phœnix Insurance Company.*

MISTAKE RELATIVE TO OTHER INSURANCE.

The insured was told by an agent who attended to his insurance that he had none on the property that was subsequently burned. Thereupon he signed a blank application and a premium note, both of which the agent filled in and sent to the Lycoming Insurance Company. That company returned a policy conditioned that it should not be delivered until the cash premium was paid, and should be void if the insured defaulted thirty days in the payment of any assessments that might be made; also, to be void if there was other insurance. The agent paid the cash premium without being specially authorized so to do, but the insured did not receive notices sent to him or did not regard them. At this time the property was insured in the Queen Insurance Company, a fact which neither the insured nor the agent remembered at the time. After the loss the Lycoming learned of the insurance in the Queen, and its policy, having never been delivered, was marked canceled. Suit brought against the Queen was defended on the ground of other insurance, which was prohibited by the terms of the policy.

HELD—That there was a mutual mistake by the insured and the agent relative to the Lycoming policy; that it never was, in fact, accepted by the insured, and was void by its own specific terms; it was not, therefore, other insurance, and did not void the Queen policy.

United States Circuit Court, Pennsylvania.—*Wilson* vs. *Queen Insurance Company.*

MISREPRESENTATION AS TO TITLE.

The insured obtained a policy on her furniture, the loss being made payable to a third party, as his interest might appear. The furniture was represented to belong to the insured. The policy stipulated that it should be void if the interest of the insured was not truthfully stated. It appeared that the insured only had possession of the furniture under a contract to purchase, and partial payment only had been made.

HELD—The misrepresentation as to title voided the policy, and the endorsement making the loss payable to the second party in interest did not cure the defect.

New York Court of Appeals.—*Lasher* vs. *St. Joseph F. & M. Ins. Co.*

MISREPRESENTATION AS TO INCUMBRANCES VOIDS THE POLICY.

The action was upon a joint policy of fire insurance made the plaintiff by the defendants, the Germania Fire Insurance Company and the Hanover Fire Insurance Company. The defendants admit the issuance of the policy and the destruction by fire of the property insured, but aver that the plaintiff fraudulently caused the property to be burned. Also, that in the application upon which the policy was issued, the plaintiff, in answer to a question as to the amount of a mortgage upon the property, stated that it was $3000, whereas it in fact largely exceeded that sum. There was a trial by jury, and a verdict and judgment were rendered for the plaintiff. The defendants appeal.

HELD—That the companies had a right to be correctly informed, because the information sought was to be made the basis of their action. This the plaintiff knew, from the fact that he was inquired of concerning the amount of mortgage. The misrepresentations, whether made in good faith or not, voids the policy.

NAPHTHA AND BURNING FLUID.

A policy of insurance provided: "If in said premises there be kept petroleum, naphtha, gasoline, benzine, benzole, benzine varnish, or if there be kept or used therein camphene, spirit-gas, or any burning fluid, or any chemical oils, without written permission in this policy, then, and in every such case, this policy shall become void;" also, that "if during this insurance the above-mentioned premises shall be used for any trade, business or vocation, or for storing or vending therein any of the articles, goods or merchandise denominated hazardous or extra

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hazardous or specially hazardous, printed on the back of this policy, then and from thenceforth, so long as the same shall be so appropriated, applied or used, this policy shall cease, and be of no force or effect."

HELD—That such provision did not forbid the use of naphtha upon the insured premises for the purpose of illumination, and that the policy was only suspended under such clause while the forbidden use of naphtha continued, and that it revived when such use ceased. That "burning fluid" did not necessarily mean any fluid that would burn, when "burning fluid" was classed as "specially hazardous" under such provision.

New York Circuit Court, N. D.—*Putman* vs. *Commonwealth Ins. Co.*

OTHER INSURANCE.

An agent authorized to solicit insurance for the defendant company, who also solicits for other companies without the defendant's knowledge, obtained applications from the insured for insurance in two companies. In the application forwarded to defendant nothing was said about other insurance. The agent delivered the policies without endorsing a waiver of conditions as to other insurance.

HELD—That the defendant was responsible for its agent's knowledge of other insurance. Plaintiff had a right to expect from the agent a policy permitting other insurance, and as the agent had been authorized to deliver the policy, such delivery without the endorsement as to other insurance was, in effect, a waiver on the part of the defendant of the clause in the policy prohibiting other insurance.

Minnesota Supreme Court.—*Braudrep* vs. *St. Paul Fire and Marine Insurance Company.*

The insured applied to an agent for $1500 insurance, but as the agent could not place it in the companies he represented, he obtained two policies of $750 each from the agent of other companies, and delivered them to the insured. The insured informed him that he was going to get $1000 more insurance from another agent, and subsequently told him he had got it, to which the agent replied, "all right." The conditions of the first two policies prohibited other insurance.

HELD—That the agent who took the application and transferred it to other agents, and who subsequently delivered the policies to the insured, must, under the revised statutes of the State, be held to be the agent of the companies issuing the policies; as such he had a right to waive the condition relative to other insurance, and did so when he delivered them with the knowledge that other insurance was to be obtained. His act was binding on the insuring companies.

Wisconsin Supreme Court.—*Schoener* vs. *Hekla Insurance Company.*

A policy was issued to the owner, the loss being made payable to the mortgagee. It was procured by the mortgagee upon the failure of the mortgagor to insure, and was charged to him, but without his knowledge or consent. A condition of the policy stipulated that it should only be liable for a proportionate amount in case of other insurance.

HELD—The insurance did not cover the mortgagor's interest, and was not, therefore, other insurance procured by him. In the absence of notice from the mortgagee, the mortgagor was not in default. A policy obtained by the mortgagor on his interest was other insurance within the terms of the policy.

New York Court of Appeals.—*Doran* vs. *Franklin Insurance Company.*

A policy duly assigned and countersigned was delivered to the agent of the assured by the local agent of an insurance company. It provided by a printed provision that "if the assured shall have, or shall hereafter make, any other insurance on the property hereby insured, or any part thereof, without the consent of the company written hereon, * * * this policy shall be void." It also provided that it was a part of the contract "that any person other than the assured who may have procured the insurance to be named in this policy, and not of this company, under any circumstances whatever, or in any transaction relating to this insurance." The policy also contained this clause in writing: "$3000 other concurrent insurance permitted." It was subsequently found by a referee that, at the time the policy was delivered, the agent of the company knew the assured had other insurance upon the property to the extent of $6000.

HELD—That a delivery of the policy was a waiver of the implied prohibition contained in the condition in said policy, permitting $3000 additional insurance.

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New York Circuit Court, N. D.—*Putnam* vs. *Commonwealth Insurance Company.*

A fire policy was issued upon an application that provided thus: "This application shall

form a part of this policy of insurance, and all the statements herein shall constitute warranties on the part of the insured." One of the statements was that the amount insured on the property is $1500 in Pennsylvania Mutual, of Columbia. In fact the amount of insurance was $2000. It appeared in evidence that the insured, when an agent of the insurance company, who only had authority to receive applications for insurance and forward them to the company which issued the policy, read the question as to prior insurance, said that he had $1500 or $2000 in the Pennsylvania Mutual, he did not know which, as his policy was not at the place where he made the application. He was under the impression that it was $1500, and the agent wrote it down $1500, and the insured signed the application.

HELD—That this constituted a watranty and the insured was, although there was no intent to misrepresent, liable for its breach. It was not a case of mutual mistake. In an action or a defence founded on a breach of warranty it is immaterial whether the party making the warranty did or did not believe the fact warranted. In this case it was not material whether the agent knew of the breach.

Pennsylvania Supreme Court.—*Commonwealth Insurance Company* vs. *Huntzinger.*

RENEWAL BY PAROL.

The term named in the policy was one year, and the premium $30. It had been renewed for a second year on payment of a like premium; and upon the agreement for a second renewal the same amount of premium was paid, but the testimony does not show that anything was said as to the time the renewed policy was to run. Some time after the insurer's agent had agreed to renew the policy, and had received the renewal premium, being asked by the assured for the certificate of renewal, he insisted that he had previously delivered it to the assured.

HELD—That the renewal was for one year. The claim by the agent that he had delivered the renewal certificate was an admission constituting the part of the *res gestæ*, and binding upon the insurer.

Wisconsin Supreme Court.—*Scott* vs. *Home Insurance Company.*

RIGHT TO TERMINATE BY CANCELLATION.

Where the policy provided that the company might terminate the insurance "by giving notice to that effect and refunding a ratable proportion of the premium for the unexpired term of the policy."

HELD—That the company must show that it had given the assured notice that the policy was canceled, and that it had paid or tendered him such portion of the premium; and notice that the policy was canceled, and that it had paid or tendered him such portion of the premium: and notice that the policy would be canceled, or a promise to pay, or a request to call for, the premium, is insufficient. Agents of an insurance company cannot delegate to others the power to cancel a policy; but it is not necessary that they should, in person, deliver the notice and pay or tender the return premium. The burden of proving a cancellation is upon the party claiming that the contract has been terminated.

Ohio Circuit Court, S. D.—*Runkle* vs. *Citizens Insurance Company.*

UNEARNED PREMIUMS.

Mary Tighe, an illiterate woman, insured her house with the Home Insurance Company. The company, through its agent, undertook to cancel the insurance. Due notice was given, and Mary Tighe met the agent and signed a cancellation of the policy. The agent then handed her a kind of due bill or certificate of indebtedness on the part of the company for the portion of the premium returnable to her. The court below left it to the jury to find whether Mary Tighe had accepted the due bill as an actual payment, or as only an evidence of debt, and an appeal was taken.

HELD—Under all the circumstances shown in regard to the transaction we think there was enough to justify the submission of these facts to the jury. Whether Mrs. Tighe did in fact accept the due bill in payment was properly submitted to the jury. A clear distinction exists

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between taking it as a payment or as an admission of indebtedness. To extinguish the liability of the company for the insurance, actual payment of the sum to be refunded must be made.

Pennsylvania Supreme Court.—*Home Insurance Company* vs. *Tighe.*

WAIVER OF PROOFS OF LOSS.

Insured obtained a policy covering his house and personal property contained therein, under the usual condition that notice of loss and proofs thereof should be given without delay. The property having been burned, the agent of the company immediately notified the home office, and a special agent was sent to the scene and procured from the insured a statement under oath, of his loss, and of the origin of the fire. Subsequently the agent caused the insured to be criminally prosecuted on a charge of having set fire to his house, the trial resulting in the acquittal of the accused. Three months after the fire, the insured forwarded proofs of loss, which were returned as irregular; he then forwarded his proof upon blanks supplied by the company, the receipt of which was acknowledged by the adjuster for the company. The claim not being paid, suit was brought, judgment being given for the plaintiff, from which an appeal was taken.

HELD—The notice given by the agent of the destruction of the premises was sufficient as regarded the house, but whether the proofs of loss of personal property were furnished the company was a proper question for the jury. Under the circumstances the company cannot complain of a delay in furnishing proofs. The court might have found that there was an unqualified acceptance of the proofs, constituting a waiver of the condition of the policy, without submitting the question to the jury. Judgment affirmed.

Pennsylvania Supreme Court.—*Home Insurance Company* vs. *Davis.*

WHAT CONSTITUES A VACANCY.

The insured obtained a policy on his summer residence, conditioned that it should be void provided the premises became vacant or unoccupied, and continued so for thirty days without notice to and consent of the company.

HELD—That visits by the owner once in two weeks and weekly inspections by a neighboring family, did not constitute occupancy of a dwelling within the meaning of the policy. The fact that the company knew it was a summer residence did not imply knowledge of or consent to non-occupancy; the policy required notice of non-occupancy. The insurance attaching to several detatched buildings, it was not necessary that all should be unoccupied to void the policy The insurance being distributive, the violation of conditions as to a part affected only such part. Where the conditions of the policy prohibit non-occupancy and vacancy, both must occur to work a forfeiture, but where the policy stipulation is against non-occupancy or vacancy, a violation of the first condition works a forfeiture, although there is no vacancy.

New York Court of Appeals.—*Herman* vs. *Adriatic Insurance Company.*

Where it was a condition that "This policy will not cover unoccupied buildings (unless insured as such), and if the premises insured shall be vacated without the consent of this company endorsed hereon, * * * this policy shall cease and determine." A temporary non-occupancy was shown.

HELD—That the absence of the insured from the premises temporarily, leaving them unoccupied during such absence, was not in violation of the conditions of the policy.

Pennsylvania Supreme Court.—*Franklin Insurance Company* vs. *Kepler.*

In reply to the question in the application, "For what purpose used?" the insured replied "Dwelling," and it was claimed the answer was untrue.

HELD—That the answer was descriptive of the class of buildings to which the insured property belonged, and could not be construed as a waranty of occupancy. The company having been assured that the premises were vacant when the policy was issued, could not claim that it did not assume the risk. A temporary vacancy occasioned by one party moving out while another is moving in does not constitute a vacancy unless unreasonably prolonged.

New York Court of Appeals.—*Woodruff* vs. *Imperial Insurance Company.*

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A policy declared that if the premises shall become vacant "without immediate notice to the company, and endorsement made on the policy," the contract of insurance shall become

void. It then provides that the insurance "may also be terminated at any time at the option of the company, by giving a written notice to that effect to the insured," and that "in such case the insured shall be entitled to claim a ratable proportion of the premium," etc.

HELD—That the endorsement here mentioned cannot be construed to be an indorsement of the consent of the company to a continuance of the insurance during such vacancy, but merely of the fact that notice of the vacancy has been given. Where such a notice has been promptly given, if the company would relieve itself from further liability on the policy, it must notify the insured of its option to do so, and return the unearned part of the premium. The want of such notice is not waived by knowledge on the part of the insured that the insurer's agents had general instructions not to vary policies in such cases.

Vermont Supreme Court.—*Wakefield* vs. *Orient Insurance Company.*

WHAT CONSTITUTES A RIOT.

Where it was shown that a number of men fired upon those in charge of a coal breaker, driving them away, and then set fire to the breaker, the company defended upon the ground that the property was destroyed during a riot.

HELD—That the acts shown were sufficient to constitute a riot within the meaning of the policy.

Pennsylvania Supreme Court.—*Lycoming Insurance Company* vs. *Schwenk.*

WORDS IN POLICY MUST BE CONSTRUED IN THEIR ORDINARY SENSE.

The insurance was on "electrotypes, steel plates and cuts." The insured claimed that certain dies were included in these words.

HELD—That words in a policy are to be construed in their ordinary and popular sense unless they have acquired by usage of trade and the like in connection with the subject-matter a distinct technical sense. Where a word has both a popular and technical sense, the meaning is one of fact for the jury. But where words have acquired an exact and technical meaning in any business, and are used in a contract relating to such business, they are, *prima facie*, to be construed in the sense which they have acquired, and failure to so instruct a jury upon request, leaving them to interpret by their uuaided judgment, is error calling for reversal.

Massachusetts Supreme Judicial Court.—*Henry O. Houghton* vs. *Watertown Insurance Company.*

THE following table of measurement of the chest at different heights, and the corresponding weights, is given as a guide for medical examiners:

HEIGHT.	Weight.	Circumference of Chest.
5 feet, 1 inch	120 lbs.	34.00
6 " 2 inches	125 "	35.13
5 " 3 "	130 "	35.70
5 " 4 "	135 "	36.26
5 " 5 "	140 "	36.83
5 " 6 "	143 "	37.50
5 " 7 "	145 "	38.16
5 " 8 "	148 "	38.53
5 " 9 "	155 "	39.10
5 " 10 "	160 "	39.66
5 " 11 "	165 "	40.24
6 "	170 "	40.80

The above table represents the average male, thirty years of age, and any marked deviation from the above standard should cause the examiner to note all other circumstances connected with a risk with extra care before recommending it for insurance.

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STATISTICS OF

POPULATION OF THE UNITED

	States and Territories.	1790.		1800.		1810.		1820.		1830.	
	The United States,	3,929,214		5,308,483		7,239,881		9,633,822		12,866,020	
	The States	3,929,214		5,294,390		7,215,858		9,600,783		12,820,868	
1	Alabama	..	.....	..	.....	..	.....	19	127,901	15	309,527
2	Arkansas	..	.....	..	.....	..	.....	25	14,255	27	30,388
3	California.....	..	.....	..	.....	..	.....	..	.....	..	.....
4	Colorado.....	..	.....	..	.....	..	.....	..	.....	..	.....
5	Connecticut.....	8	237,946	8	251,002	9	261,942	14	275,148	16	297,675
6	Delaware.....	16	59,096	17	64,273	19	72,674	22	72,749	24	76,748
7	Florida	..	.....	..	.....	..	.....	..	.....	25	34,730
8	Georgia	13	82,548	12	162,686	11	252,433	11	340,985	10	516,823
9	Illinois.....	..	.....	..	.....	23	12,282	24	55,162	20	157,445
10	Indiana.....	..	.....	20	5,641	21	24,520	18	147,178	13	343,031
11	Iowa.....	..	.....	..	.....	..	.....	..	.....	..	.....
12	Kansas	..	.....	..	.....	..	.....	..	.....	..	.....
13	Kentucky.....	14	73,677	9	220,955	7	406,511	6	564,135	6	687,917
14	Louisiana.....	..	.....	..	.....	18	76,556	17	152,923	19	215,739
15	Maine.....	11	96,540	14	151,719	14	228,705	12	298,269	12	399,455
16	Maryland	6	319,728	7	341,548	8	380,546	10	407,350	11	447,040
17	Massachusetts	4	378,787	5	422,845	5	472,040	7	523,159	8	610,408
18	Michigan.....	..	.....	..	.....	24	4,762	26	8,765	26	31,639
19	Minnesota	..	.....	..	.....	..	.....	..	.....	..	.....
20	Mississippi	..	.....	19	8,850	20	40,352	21	75,448	22	136,621
21	Missouri	..	.....	..	.....	22	20,845	23	66,557	21	140,455
22	Nebraska.....	..	.....	..	.....	..	.....	..	.....	..	.....
23	Nevada.....	..	.....	..	.....	..	.....	..	.....	..	.....
24	New Hampshire	10	141,885	11	183,858	16	214,460	15	244,022	18	269,328
25	New Jersey.....	9	184,139	10	211,149	12	245,562	13	277,426	14	320,823
26	New York.....	5	340,120	3	589,051	2	959,049	1	1,372,111	1	1,918,608
27	North Carolina.....	3	393,751	4	478,103	4	555,500	4	638,829	5	737,987
28	Ohio	..	.....	18	45,365	13	230,760	5	581,295	4	937,903
29	Oregon	..	.....	..	.....	..	.....	..	.....	..	.....
30	Pennsylvania.....	2	434,373	2	602,365	3	810,091	3	1,047,507	2	1,348,233
31	Rhode Island.....	15	68,825	16	69,122	17	76,931	20	83,015	23	97,199
32	South Carolina.....	7	249,073	6	345,591	6	415,115	8	502,741	9	581,185
33	Tennessee	17	35,691	15	105,602	10	261,727	9	422,771	7	681,904
34	Texas	..	.....	..	.....	..	.....	..	.....	..	.....
35	Vermont.....	12	85,425	13	154,465	15	217,895	16	235,966	17	280,652
36	Virginia	1	747,610	1	880,200	1	974,600	2	1,065,116	3	1,211,405
37	West Virginia..	..	.....	..	.....	..	.....	..	.....	..	.....
38	Wisconsin	..	.....	..	.....	..	.....	..	.....	..	.....
	The States.....	3,929,214		5,294,390		7,215,858		9,600,783		12,820,808	
1	Arizona	..	.....	..	.....	..	.....	..	.....	..	.....
2	Dakota.....	..	.....	..	.....	..	.....	..	.....	..	.....
3	District of Columbia.	..	.....	1	14,093	1	24,023	1	33,039	1	39,834
4	Idaho.....	..	.....	..	.....	..	.....	..	.....	..	.....
5	Montana	..	.....	..	.....	..	.....	..	.....	..	.....
6	New Mexico.....	..	.....	..	.....	..	.....	..	.....	..	.....
7	Utah	..	.....	..	.....	..	.....	..	.....	..	.....
8	Washington	..	.....	..	.....	..	.....	..	.....	..	.....
9	Wyoming	..	.....	..	.....	..	.....	..	.....	..	.....
	The Territories ...	.....		14,093		24,023,		33,039		39,834	
	Total Population ..	3,929,214		5,308,483		7,239,881		9,633,822		12,866,020	
				Increase per cent. 1790–1800, 35.10		Increase per cent. 1801–10 36.38		Increase per cent. 1810–20 33.06		Increase per cent. 1820–30, 32.51	

NOTE.—The narrow column under each census year shows the order of the
The figures of population for 1880 are in some cases

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POPULATION.

STATES AT EACH CENSUS, 1790-1880.

STATES AND TERRITORIES.	1840.		1850.		1860.		1870.		1880.		Per cent Increase, '70 to '80
The United States		17,069.453		23,191,876		31,443,321		38,558,371		50,152,866	30.06
The States.....		17,019,641		23,067,262		31,183,744		38,115,641		49,369,595	29.52
Alabama.....	12	590,756	12	771,623	13	964,201	16	996,992	17	1,262,794	26.66
Arkansas.....	25	97,574	26	209,897	25	435,450	26	484,471	25	802,564	65.65
California	..	.....	29	92,597	26	397,994	24	560,247	24	864,686	54.24
Colorado.....	..	.....	..	.....	35	34,277	38	39,864	35	194,649	388.28
Connecticut	20	306,978	21	370,792	24	460,147	25	537,454	23	622 683	15.85
Delaware.....	26	78,085	30	91,532	32	112,216	34	125,015	31	146,654	17.30
Florida.....	27	54,477	31	87,445	31	140,424	33	187,748	37	267,351	42.39
Georgia.....	9	691,392	9	906,185	11	1,057,286	12	1,184,109	13	1,539 048	29.97
Illinois.....	14	476,183	11	851,470	4	1,711,951	4	2,539,891	4	3,078,769	21.21
Indiana.....	10	685,866	7	988,416	6	1,350,428	6	1,680,637	6	1,978,362	17.70
Iowa.....	28	43,112	27	192,214	20	674,913	11	1,194,020	10	1,624,620	36.06
Kansas	..	.....	..	.....	33	107,206	29	364,399	21	995,966	173.14
Kentucky	6	779,828	8	982,405	9	1,155,684	8	1,321,011	8	1,648,708	24.80
Louisiana	19	352,411	18	517,762	17	708,002	21	726,915	22	940,103	29.32
Maine.....	13	501,793	16	583,169	22	628,279	23	626,915	27	648,945	3.51
Maryland	15	470,019	17	583,034	19	687,049	20	780,894	23	934,632	19.68
Massachusetts.....	8	737,699	6	994,514	7	1 231,066	7	1,457,351	7	1,783,012	22.34
Michigan.....	23	212,267	20	397,654	16	749,113	13	1,184,059	9	1,636,331	38.19
Minnesota.....	..	.....	33	6,077	30	172,023	28	439,706	26	780,806	77.57
Mississippi.....	17	375,651	15	606,526	14	791,305	18	827,922	18	1,131,592	36.67
Missouri	16	383,702	13	682,044	8	1,182,012	5	1,721,295	5	2,168,804	25.99
Nebraska.....	..	.....	..	.....	36	28,841	35	122,993	30	452,433	267.83
Nevada	..	.....	..	.....	37	6,857	37	42,491	38	62,265	46.53
New Hampshire...	22	284,574	22	317,976	27	326,073	31	318,300	31	346,984	9.01
New Jersey.....	18	373,306	19	489,555	21	672,035	17	906,096	19	1,130,892	24.80
New York.....	1	2,428 921	1	3,097,394	1	3,880,735	1	4,382,759	1	5,083,810	15.99
North Carolina....	7	753,419	10	869,039	12	992,622	14	1,071,361	15	1,400,047	30.67
Ohio	3	1,519,467	3	1,980,329	3	2,339,511	3	2,665,260	3	3,198,239	19.99
Oregon.....	..	.....	32	13,294	34	52,465	36	90,923	36	174,767	92.21
Pennsylvania.....	2	1,724,033	2	2,311,786	2	2,906,215	2	3,521,951	2	4,282,786	21.60
Rhode Island.....	24	108,830	28	147,545	29	174,620	32	217,353	33	276,528	27.22
South Carolina....	11	594,398	14	668,507	18	703,708	22	705,606	20	995,622	40.95
Tennessee.....	5	829,210	5	1,002,717	10	1,109,801	9	1,258,520	12	1,542,463	22.56
Texas.....	..	.....	25	212,592	23	604,215	19	818,579	11	1,592,574	94.55
Vermont	21	291,948	23	314,120	28	315,098	30	330,551	32	332,286	.52
Virginia.....	4	1,239,797	4	1,421,661	5	1,596,318	10	1,225,163	14	1,512,806	23.42
West Virginia.....	..	.....	..	.....	..	.....	27	442,014	29	618,443	39.91
Wisconsin.....	29	30,945	24	305,391	15	775,881	15	1,054,670	16	1,315,480	24.72
The States.....		17,019,641		23,067,262		31,183,744		38,115,641		49,369,595	29.52
Arizona	..	.....	..	.....	..	.....	8	9,658	6	40,441	318.73
Dakota.....	..	.....	..	.....	5	4,837	7	14,181	3	135,180	853.24
District of Columbia	1	43,712	2	51,687	2	75,080	1	131,700	1	177,638	34.88
Idaho	..	.....	..	.....	..	.....	6	14,999	8	32,611	117.42
Montana	..	.....	..	.....	..	.....	5	20,595	7	39,157	90.12
New Mexico.....	..	.....	1	61,547	1	93,516	2	91,874	4	118,430	28.90
Utah.....	..	.....	3	11,380	3	40,273	3	86,786	2	143,906	65.81
Washington.....	..	.....	..	.....	5	11,594	4	23,955	5	75,120	213.58
Wyoming.....	..	.....	..	.....	..	.....	9	9,118	9	20,788	127.98
The Territories..		43,712		124,614		259 577		442,730		783,271	76.91
Total Population.		17,069,453		23,191,876		31,443,321		38,558,371		50,152,866	30.06
		Increase per cent. 1830-40, 33.52		Increase per cent. 1840-50, 35.83.		Increase per cent. 1850-60, 35.11		Increase per cent. 1860-70 22.65		Increase per cent, 1870-80, 30.06	

States and Territories when arranged according to magnitude of population.
subject to final correction at the Census Office.

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POPULATION OF CITIES AND TOWNS OF THE UNITED STATES,

HAVING A POPULATION OF OVER 10,000 IN 1870 AND 1880.

CITIES.	STATES.	POPULATION.		CITIES.	STATES.	POPULATION.	
		1870.	1880.			1870.	1880.
New York	N. Y	942,292	1,206,590	Omaha	Neb	16,083	30,518
Philadelphia	Penn	674,022	846,984	Trenton	N. J	22,874	29,910
Brooklyn	N. Y	396,099	566,689	Covington	Ky	24,505	29,720
Chicago	Ill	298,977	503,304	Peoria	Ill	22,849	29,315
Boston	Mass	250,526	362,535	Evansville	Ind	21,830	29,280
St. Louis	Mo	310,864	350,522	Bridgeport	Conn	18,969	29,148
Baltimore	Md	267,354	332,190	Elizabeth	N. J	20,832	28,229
*Cincinnati	Ohio	216,239	255,708	Erie	Penn	19,646	27,730
San Francisco	Cal	149,473	233,956	Salem	Mass	24,117	27,598
New Orleans	La	191,418	216,140	Quincy	Ill	24,052	27,275
Cleveland	Ohio	92,829	160,142	Fort Wayne	Ind	17,718	26,880
Pittsburg	Penn	86,076	156,381	New Bedford	Mass	21,320	26,875
Buffalo	N. Y	117,714	155,137	Terre Haute	Ind	16,103	26,040
Washington	D. C	109,199	147,307	Lancaster	Penn	20,233	25,769
Newark	N. J	105,059	136,400	Somerville	Mass	14,685	24,985
Louisville	Ky	100,753	123,645	Wilkesbarre	Penn	10,174	23,339
Jersey City	N. J	82,546	120,728	Augusta	Ga	15,389	23,023
Detroit	Mich	79,577	116,342	Des Moines	Iowa	12,035	22,408
Milwaukee	Wis	71,440	115,578	Dubuque	Iowa	18,434	22,254
Providence	R. I	68,904	104,850	Galveston	Tex	13,818	22,253
Albany	N. Y	76,216	90,903	Watervliet	N. Y	.....	22,220
Rochester	N. Y	62,386	89,363	Norfolk	Va	19,229	21,966
Allegheny	Penn	53,180	78,681	Auburn	N. Y	17,225	21,924
Indianapolis	Ind	48,244	75,074	Holyoke	Mass	10,733	21,851
Richmond	Va	51,038	63,803	Davenport	Iowa	20,038	21,834
New Haven	Conn	50,840	62,882	Chelsea	Mass	18,547	21,785
Lowell	Mass	40,928	59,485	Petersburg	Va	18,950	21,656
Worcester	Mass	41,105	58,295	Sacramento	Cal	16,283	21,420
Troy	N. Y	46,465	56,747	Taunton	Mass	18,729	21,213
Kansas City	Mo	32,260	55,813	Norwich	Conn	16,653	21,141
Cambridge	Mass	39,634	52,740	Oswego	N. Y	20,910	21,117
Syracuse	N. Y	43,051	51,791	Salt Lake City	Utah	12,854	20,768
Columbus	Ohio	31,274	51,665	Springfield	Ohio	12,652	20,729
Paterson	N. J	33,579	50,887	Bay City	Mich	7,064	20,693
Toledo	Ohio	31,584	50,143	San Antonio	Tex	12,256	20,561
Charleston	S. C	28,323	49,999	Elmira	N. Y	15,863	20,541
Fall River	Mass	26,766	49,006	Newport	Ky	15,087	20,433
Minneapolis	Minn	13,066	46,887	Waterbury	Conn	10,826	20,269
Scranton	Penn	35,092	45,850	Poughkeepsie	N. Y	20,080	20,207
Nashville	Tenn	25,865	43,461	Springfield	Ill	17,364	19,746
Reading	Penn	33,930	43,280	Altoona	Penn	10,610	19,716
Hartford	Conn	37,180	42,553	Burlington	Iowa	14,930	19,450
Wilmington	Del	13,446	42,499	Cohoes	N. Y	15,357	19,417
Camden	N. J	20,045	41,658	Gloucester	Mass	15,389	19,329
St. Paul	Minn	20,030	41,498	Lewiston	Me	13,600	19,083
Lawrence	Mass	28,921	39,178	Pawtucket	R. I	6,619	19,030
Dayton	Ohio	30,473	38,677	East Saginaw	Mich	11,350	19,016
Lynn	Mass	28,233	38,284	Williamsport	Penn	16,030	18,934
Denver	Col	.....	35,630	Yonkers	N. Y	12,733	18,892
Oakland	Cal	10,500	34,556	Houston	Tex	.....	18,646
Atlanta	Ga	21,789	37,421	Haverhill	Mass	13,092	18,475
Utica	N. Y	28,804	33,913	Lake Township	Ill	.....	18,396
Portland	Me	31,413	33,810	Kingston	N. Y	[new]	18,342
Memphis	Tenn	40,226	33,593	Meriden	Conn	10,495	18,340
Springfield	Mass	26,703	33,340	Hempstead	N. Y	.....	18,160
Manchester	N. H	23,536	32,630	Zanesville	Ohio	10,011	18,120
St. Joseph	Mo	19,565	32,484	Allentown	Penn	13,884	18,063
Grand Rapids	Mich	16,507	32,015	Council Bluffs	Iowa	10,020	18,059
Wheeling	W. Va	19,280	31,266	Newburgh	N. Y	17,014	18,050
Mobile	Ala	32,034	31,205	Wilmington	N. C	13,446	17,361
Hoboken	N. J	20,297	30,999	Binghamton	N. Y	12,692	17,315
Harrisburg	Penn	23,104	30,762	Bloomington	Ill	14,590	17,184
Savannah	Ga	28,235	30,681	New Brunswick	N. J	15,058	17,167

* With reference to the statement of the population of Cincinnati, it should be said that the territory of the city has been reduced since 1870, through exclusion of several populous suburbs; the number of inhabitants in 1870 occupying present territory is estimated as between 206,000 and 207,000. Comparison should be made with these figures.

POPULATION OF CITIES AND TOWNS IN THE U. S.—*Continued.*

Cities.	States.	Population. 1870.	Population. 1880.	Cities.	States.	Population. 1870.	Population. 1880.
Long Island City	N. Y.	[new]	17,117	Rutland	Vt.	.....	12,149
Newton	Mass.	12,825	16,995	Hamilton	Ohio	11,081	12,122
Bangor	Me.	18,289	16,857	Keokuk	Iowa	12,766	12,117
Montgomery	Ala	10,583	16,714	Steubenville	Ohio	.....	12,093
Lexington	Ky.	14,801	16,656	Rome	N. Y.	11,000	12,045
Johnstown	N. Y.	.....	16,626	Malden	Mass.	.....	12,017
Leavenworth	Kan.	17,873	16,550	Kalamazoo	Mich.	.....	11,937
Akron	Ohio	10,006	16,512	Easton	Penn.	10,987	11,924
New Albany	Ind.	15,396	16,422	Oyster Bay	N. Y.	.....	11,923
Joliet	Ill.	.....	16,145	Aurora	Ill.	11,162	11,825
Jackson	Mich.	11,447	16,105	Vicksburg	Miss.	12,443	11,814
Woonsocket	R. I.	11,527	16,053	Middletown	Conn.	.....	11,731
Racine	Wis.	9,880	16,031	Amsterdam	N. Y.	.....	11,711
Lynchburg	Va.	.....	15,959	Waltham	Mass.	.....	11,711
Flushing	N. Y.	.....	15,919	Dover	N. H.	.....	11,687
Sandusky	Ohio	13,000	15,838	Danbury	Conn.	.....	11,669
Oshkosh	Wis.	12,663	15,749	Rock Island	Ill.	.....	11,660
Hyde Park	Ill.	.....	15,716	Derby	Conn.	.....	11,649
Newport	R. I.	12,521	15,693	Brookhaven	N. Y.	10,159	11,544
Topeka	Kan.	.....	15,451	Wallkill	N. Y.	.....	11,483
Youngstown	Ohio	.....	15,431	Galesburg	Ill.	10,158	11,446
Atchison	Kan.	.....	15,106	Portsmouth	Va.	10,492	11,388
Chester	Penn.	.....	14,996	Burlington	Vt.	14,387	11,364
Lafayette	Ind.	13,506	14,860	Chicopee	Mass.	9,607	11,325
Leadville	Col.	.....	14,820	Portsmouth	Ohio	10,592	11,314
La Crosse	Wis.	7,785	14,505	Los Angelos	Cal.	.....	11,311
New Britain	Conn.	.....	13,978	Stamford	Conn.	.....	11,298
Norwalk	Conn.	12,119	13,956	Muskegon	Mich.	.....	11,262
York	Penn.	11,003	13,940	Logansport	Ind.	12,191	11,198
Concord	N. H.	12,241	13,838	Attleborough	Mass.	.....	11,111
Lincoln	R. I.	.....	13,765	Hannibal	Mo.	10,125	11,074
Virginia City	Nev.	.....	13,705	Shreveport	La.	.....	11,017
New Lots	N. Y.	.....	13,681	Austin	Tex.	.....	10,960
Schenectady	N. Y.	11,026	13,675	Chilicothe	Ohio	.....	10,938
Alexandria	Va.	13,570	13,658	Woburn	Mass.	.....	10,938
Brockton	Mass.	.....	13,608	Jacksonville	Ill.	.....	10,927
Newburyport	Mass.	12,595	13,537	Saratoga Springs	N. Y.	8,537	10,822
Lockport	Y. Y.	12,426	13,522	Fishkill	N. Y.	.....	10,732
Nashua	N. H.	10,543	13,397	Watertown	N. Y.	9,336	10,697
Pittsfield	Mass.	11,112	13,367	Belleville	Ill.	.....	10,682
South Bend	Ind.	.....	13,279	Weymouth	Mass.	.....	10,571
Pottsville	Penn.	12,384	13,253	Quincy	Mass.	.....	10,529
Orange	N. J.	.....	13,206	New London	Conn.	.....	10,529
Little Rock	Ark.	12,380	13,185	Saginaw	Mich.	.....	10,525
Rockford	Ill.	11,049	13,136	Jeffersonville	Ind.	.....	10,422
Fond du Lac	Wis.	12,764	13,091	Saugerties	N. Y.	.....	10,375
Norristown	Penn.	10,753	13,064	Dallas	Tex.	.....	10,358
Lincoln	Neb.	.....	13,004	Ogdensburg	N. Y.	10,076	10,340
Chattanooga	Tenn.	.....	12,892	Madison	Wis.	.....	10,325
Macon	Ga.	10,810	12,748	Stockton	Cal.	10,066	10,287
Richmond	Ind.	.....	12,743	Lenox	N. Y.	.....	10,249
Castleton	N. Y.	.....	12,679	Winona	Minn.	.....	10,208
Cortlandt	N. Y.	.....	12,664	North Adams	Mass.	.....	10,192
Biddeford	Me.	10,282	12,652	Shenandoah	Penn.	.....	10,148
Georgetown	D. C.	11,384	12,578	Marlborough	Mass.	.....	10,126
San Jose	Cal.	.....	12,567	Eau Claire	Wis.	.....	10,118
Fitchburg	Mass.	11,260	12,405	Cedar Rapids	Iowa	.....	10,104
Canton	Ohio	.....	12,258	Jamaica	N. Y.	.....	10,089
Northampton	Mass.	10,160	12,172	Columbia	S. C.	.....	10,040
Warwick	R. I.	.....	12,163				

MANY men intend to insure, but still they allow year after year to slip away and the duty unperformed. Lolling in easy comfort in their warm homes, they cannot bring their minds to admit the possibility of their family being destitute. Let such parents, and they are common, contemplate for one moment on what a precipice their offspring rest—hanging by the slender thread of the life of him to whom they owe their own existence; a life which no sooner ceases than the brittle fabric on which they stood dissolves and leaves them beggars. Think for one moment on such a fate for those you have nurtured. Rather bring them up in penury and want, inure them to all the privations which poverty brings in its train, rear them on coarse and humble fare, and then, when you are gone, the change will not be great; but do not make the luxuries of life necessities and then deprive them of them.

SEX AND POPULATION—CENSUS OF 1880.

OF our 50,152,866 population, 25,520,582 are males and 24,632,284 are females. The proportion of the female population to the male has decreased during the past decade. In 1870 there were 97,801 females to every 100,000 males. The census of 1880 reveals the fact that there are but 96,519 females to every 100,000 males. There are thirty States and Territories in which males predominate, and seventeen States in which womankind hold sway. The following table (the first of the kind yet presented), shows the per cent of excess in the States having a larger proportion of male inhabitants:

MALES IN EXCESS.

STATE.	*Per cent of excess.*	STATE.	*Per cent of excess.*	STATE.	*Per cent of excess.*
Mississippi	4-10	Wisconsin	7	Colorado	43 6-10
Vermont	8-10	Utah	7 2-10	Oregon	44 8-10
Ohio	1 8-10	Missouri	8 2-10	California	49
Kentucky	2	Iowa	9 2-10	Dakota	55
Delaware	2 2-10	Texas	11 2-10	Washington Territory	57 7-10
Florida	2 5-10	Michigan	11 3-10	Idaho	102
West Virginia	3 -310	Minnesota	15 9-10	Wyoming	113
Indiana	4 4-10	New Mexico	16 5-10	Nevada	128
Illinois	6 4-10	Kansas	16 9-10	Arizona	130
Arkansas	7	Nebraska	22 6-10	Montana	158

From this it will be seen that the males exceed the females by less than two per cent in Mississippi, Vermont and Ohio; by less than five per cent in Kentucky, Delaware, Florida, West Virginia and Indiana; by less than ten per cent in Illinois, Arkansas, Wisconsin, Utah, Missouri and Iowa. It will be observed that in Texas, Michigan, Minnesota, New Mexico, Kansas and Nebraska, the excess of males exceeds ten per cent, but comes within twenty-five per cent. Colorado, Oregon and California may be classed between twenty-five and fifty per cent, and then, beginning with Dakota, the excess of males increases, until in Montana they reach 158 per cent. In the following seventeen States there is an excess of females:

FEMALES IN EXCESS.

STATE.	*Per cent of excess.*	STATE.	*Per cent of excess.*	STATE.	*Per cent of excess.*
Maine	2-10	Maryland	2 3-10	New Hampshire	3 4-10
Pennsylvania	4-10	Alabama	2 7-10	Connecticut	3 5-10
Tennessee	4-10	New York	2 8-10	Massachusetts	7 6-10
Louisiana	5-10	Virginia	2 8-10	Rhode Island	7 8-10
New Jersey	2	South Carolina	2 9-10	District of Columbia	12 5-10
Georgia	2 1-10	North Carolina	3 4-10		

Here one finds that Maine, Pennsylvania, Tennessee, Louisiana, New Jersey, Georgia, Maryland, Alabama, New York, Virginia and South Carolina all have an excess of female population of less than three per cent; North Carolina, New Hampshire and Connecticut less than four per cent; Massachusetts and Rhode Island, less than eight per cent, and the District of Columbia less than thirteen per cent.

The following table shows the changes since 1870 in the relative proportions of sexes as expressed by the number of females to 100,000 males:

STATE.	*Actual Increase of Female Population.*	STATE.	*Actual Increase of Female Population.*	STATE.	*Actual Decrease of Female Population.*	STATE.	*Actual Decrease of Female Population.*
Maine	14	Tennessee	1,414	Indiana	134	Delaware	1,843
Pennsylvania	163	Arizona	3,163	Wisconsin	136	Michigan	1,904
New York	240	Washington	3,579	Louisiana	194	Oregon	2,090
Missouri	334	Dakota	4,517	Vermont	355	South Carolina	2,182
Rhode Island	379	Kansas	5,368	Kentucky	446	Georgia	2 334
New Jersey	523	California	6,532	Minnesota	658	Virginia	2,367
Maryland	538	Nebraska	6,856	Mississippi	734	Arkansas	2,399
Massachusetts	620	Montana	16,152	New Hampshire	1,090	North Carolina	3,111
Dist. of Columbia	737	Nevada	16,974	Florida	1,111	Texas	3,381
Iowa	707	Wyoming	20,595	Ohio	1,128	Utah	3,460
Connecticut	961	Idaho	26,304	Alabama	1,262	New Mexico	9,747
Illinois	1,024			West Virginia	1,696	Colorado	20,304

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POPULATION BY RACES IN 1870 AND 1880.

FROM THE OFFICIAL RETURNS OF THE NINTH AND TENTH CENSUS REPORTS.

	States and Territories.	Total Population, 1880.	White, 1880.	Colored, 1880.	Chinese, 1880.	Indians, Civilized or Taxed, 1880.	White, 1870.	Colored, 1870.	Chinese 1870.	Indians civilized or taxed, 1870.
1	Alabama	1,262,794	661,986	600,141	4	23	521,384	475,510	----	99
2	Arizona	40,441	35,178	138	1,632	3,493	9,581	26	20	31
3	Arkansas	802,564	591,611	210,622	134	197	362,115	122,169	98	89
4	California	864,686	767,266	6,168	75,122	16,130	499,424	4,272	49,310	7,241
5	Colorado	194,649	191,452	2,459	610	128	39,221	456	7	180
6	Connecticut	622,683	610,884	11,422	130	241	527,549	9,608	2	235
7	Dakota	135,180	133,177	381	238	1,384	12,887	94	----	1,200
8	Delaware	146,654	120,198	26,456	----	-----	102,221	22,794	----	----
9	Dist. of Columbia	177,638	118,236	59,378	18	6	88,278	43,404	3	15
10	Florida	266,351	141,249	125,262	18	37	96,057	92,689	----	2
11	Georgia	1,539,048	814,818	724,654	17	94	638,926	535,142	1	40
12	Idaho	32,611	29,011	58	3,378	164	10,618	60	4,274	47
13	Illinois	3,078,769	3,032,174	46,248	214	133	2,511,096	28,762	1	32
14	Indiana	1,978,362	1,939,094	38,998	37	233	1,655,837	24,560	----	240
15	Iowa	1,624,620	1,614,510	9,442	47	464	1,188,207	5,762	3	748
16	Kansas	995,966	952,066	43,096	22	792	346,377	17,108	----	914
17	Kentucky	1,618,708	1,377,077	271,462	10	50	1,098,692	222,210	1	108
18	Louisiana	940,103	455,063	483,898	483	819	362,065	364,210	71	569
19	Maine	648,945	646,903	1,427	8	607	624,809	1,606	1	499
20	Maryland	934,632	724,718	209,897	6	11	605,497	175,391	2	4
21	Massachusetts	1,783,012	1,764,082	18,644	256	341	1,443,156	13,947	97	151
22	Michigan	1,636,331	1,614,078	14,986	29	7,238	1,167,282	11,849	2	4,926
23	Minnesota	780,806	776,940	1,558	54	2,254	438,257	759	----	690
24	Mississippi	1,131,592	479,371	650,337	52	1,832	382,896	444,201	16	809
25	Missouri	2,168,804	2,023,568	145,046	94	96	1,603,146	118,071	3	75
26	Montana	39,157	35,468	202	1,737	1,750	18,306	183	1,949	157
27	Nebraska	451,433	449,805	2,376	18	233	122,117	789	----	87
28	Nevada	62,265	53,574	465	5,423	2,803	38,959	357	3,152	23
29	New Hampshire	346,984	346,264	646	14	60	317,697	580	----	23
30	New Jersey	1,130,983	1,092,856	38,796	182	58	875,407	30,658	15	16
31	New Mexico	118,430	107,188	907	55	10,280	90,393	172	----	1,309
32	New York	5,083,810	5017,142	64,943	942	783	4,330,210	52,081	29	439
33	North Carolina	1,400,047	867,467	531,316	1	1,216	678,470	391,650	----	1,241
34	Ohio	3,198,239	3.118,344	79,665	117	113	2,604,946	63,213	1	100
35	Oregon	174,767	163,087	493	9,508	1,679	86,929	346	3,330	318
36	Pennsylvania	4,282,786	4,197,106	85,342	170	168	3,456,609	65,294	14	34
37	Rhode Island	276,528	269,933	6,503	27	67	212,219	4,980	----	154
38	South Carolina	995,622	391,258	604,325	9	114	289,667	415,814	1	124
39	Tennessee	1,542,463	1,139,120	402,992	26	326	936,119	322,331	----	70
40	Texas	1,592,574	1,197,493	394,007	142	932	564,700	253,475	25	379
41	Utah	143,936	142,381	204	528	804	86,044	118	445	179
42	Vermont	332,286	331,243	1,032	----	11	329,613	924	----	14
43	Virginia	1,512,806	880,739	631,996	6	65	712,089	512,841	4	229
44	Washington	75,120	67,349	357	3,227	4,187	22,195	207	234	1,319
45	West Virginia	616,443	592,433	25,729	14	17	424,033	17,980	----	1
46	Wisconsin	1,315,480	1,309,622	2,724	16	3,118	1,051,351	2,113	----	1,206
47	Wyoming	20,788	19.436	299	914	139	8,726	183	143	66
	Total U. States	50,152,866	43,402,408	6,577,497	105.679	65,880	33,592,245	4,886,387	63,254	25,731

Per Cent of Increase from 1870 to 1880:

Total Population	30.06 per cent.	Chinese Population	61.07 per cent.
White Population	28.82 "	Indian Population (civilized or taxed)	156.06 "
Colored Population	34.78 "		

NOTE.—The inhabitants of Alaska and the Indian Territory (both unorganized as yet) are not included in the above total. The census of Alaska in 1860 showed: White, 392; Creoles (issue of intermarriages between the whites and natives), 1,683; Aleuts, 1,960; Innuits, 17,488; Indians, 8,655; total, 30,178.

The Indian Territory is estimated to contain 60,000 to 75,000 inhabitants.

The Indians included in the census in each State and Territory are those reckoned as civilized, or outside of tribal organizations. Indians not taxed are by law excluded from the census. Estimates of their numbers vary widely—from 200,000 to 350,000 (the latter as estimated in the census of 1870).

In the Chinese column, (for want of space elsewhere) have been reckoned a very few Japanese, East Indians and Sandwich Islanders, not exceeding 250 in all.

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DISTRIBUTION OF POPULATION.

THE following tables show the distribution of population in each division of the country :

EASTERN AND MIDDLE STATES.

STATES.	Population, 1880.	Increase.	Per Cent.	STATES.	Population, 1880.	Increase.	Per Cent.
Maine	648,945	22,030	8½	New York	5,083,173	695,709	16
New Hampshire	347,784	29,484	9	New Jersey	1,130,892	224,796	25
Vermont	332,286	1,735	½	Pennsylvania	4,282,738	760,688	21½
Massachusetts	1,783,086	325,735	22				
Rhode Island	276,528	59,175	27	Total	14,508,115	2,204,581	18
Connecticut	622,683	85,229	16				

NORTHERN AND WESTERN STATES AND TERRITORIES.

STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
Ohio	3,197,794	532,535	20	Missouri	2,169,091	447,796	26
Michigan	1,634,036	446,862	38½	Kansas	995,335	622,036	166
Indiana	1,978,858	298,221	18	Colorado	194,649	147,485	312½
Illinois	3,078,636	538,745	21	Dakota	134,002	95,051	234
Wisconsin	1,315,386	250,401	23½	Montana	39,157	*738	*2
Minnesota	780,807	334,751	75	Wyoming	20,788	9,270	80
Iowa	1,624,463	430,143	36				
Nebraska	452,432	323,110	242	Total	17,615,494	4,474,567	34

* Decrease.

SOUTHERN STATES AND ONE TERRITORY.

STATES AND TERRITORY.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
Delaware	146,654	21,639	17	Tennessee	1,542,463	283,943	22½
Maryland	935,139	154,245	19½	Alabama	1,262,344	265,352	26
Virginia	1,512,203	287,040	23½	Mississippi	1,131,899	903,977	36½
West Virginia	618,193	176,179	40	Louisiana	940,263	213,348	29
North Carolina	1,400,000	328,639	30½	Arkansas	802,564	318,093	65½
South Carolina	995,706	290,100	41	Texas	1,597,509	778,610	95
Georgia	1,538,983	354,874	30	New Mexico	118,430	7,127	6
Florida	266,566	78,318	41½				
Kentucky	1,648,599	327,588	24½	Total	16,457,515	4,189,072	34

STATES AND TERRITORIES WEST OF THE ROCKY MOUNTAINS.

STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
California	864,686	282,655	48½	Utah	143,907	44,326	44½
Oregon	174,767	72,884	71½	Arizona	40,441	*1,269	*3
Nevada	62,265	3,354	6				
Washington	75,120	37,688	100½	Total	1,393,797	451,866	48
Idaho	32,611	12,028	58				

* Decrease.

RECAPITULATION.

GROUP.	Population, 1880.	Increase.	Per Cent.	GROUP.	Population, 1880.	Increase.	Per Cent.
Eastern	14,508,115	2,204,581	18	District of Columbia	177,638	45,938	35
Northwestern	17,615,494	4,474,567	34				
Southern	16,457,515	4,189,072	34	Total	50,152,559	11,366,024	29½
Pacific	1,393,797	451,866	48				

POPULATION, CAPITAL AND AREA OF NATIONS.

COUNTRIES.	CAPITAL.	Last Census.	Population.	Area Square Miles.	Inhabitants to the Square Mile.
Argentine Republic	Buenos Ayres	1875	1,715,681	871,000	1.96
Austria-Hungary	Vienna	1869	35,904,435	226,406	158.58
Belgium	Brussels	1876	5,336,185	11,373	469.20
Bolivia	La Paz	1861	1,742,352	473,300	3.70
Brazil	Rio de Janeiro	1872	10,108,291	3,275,326	3.08
Canada, Dominion of	Ottawa	1871	3,602,321	3,483,952	1.03
Chili	Santiago	1875	2,075,971	130,977	15.79
Chinese Empire	Pekin	Est.	433,500,000	3,924,627	110.45
Colombia	Bogota	1870	2,951,311	432,400	6.82
Egypt	Cairo	Est.	5,252,000	212,600	24.70
Denmark	Copenhagen	1870	1,980,675	14,553	131.32
Ecuador	Quito	1875	866,137	218,984	3.49
France	Paris	1876	36,905,788	201,900	182.79
Germany	Berlin	1875	42,727,300	212,091	201.45
Great Britain and Ireland	London	1871	31,628,338	121,230	268.08
Greece	Athens	1870	1,457,804	19,941	72.96
India, British	Calcutta	1871	190,663,623	950,919	200.50
Italy	Rome	1871	26,801,154	112,677	243.91
Japan	Yeddo	1874	33,623,319	156,604	214.71
Mexico	Mexico	1871	9,276,079	761,640	12.18
Morocco	Morocco	Est.	6,000,000	219,000	27.39
Netherlands	Amsterdam	1869	3,579,529	12,680	282.30
Norway	Christiana	1875	1,806,900	122,280	14 67
Persia	Teheran	Est.	6,500,000	648,000	10.03
Peru	Lima	1876	2,699,945	502 760	5.31
Portugal	Lisbon	1875	4,441,037	36,510	121.31
Russian Empire	St. Petersburg	1876	86,952,347	8,404,767	10.34
Roumania	Bucharest	Est.	5,376,000	51,033	105.34
Servia	Belgrade	1874	1,720,270	19,721	87.33
Siam	Bangkok	Est.	6,300,000	250,000	25.20
Spain	Madrid	1870	16,222,814	182,758	92.11
Sweden	Stockholm	1876	4,429,713	170,980	25.90
Switzerland	Berne	1870	2,759,854	15,233	181.17
Turkey	Constantinople	Est.	31,669,147	1,812,048	17.62
United States	Washington	1880	50,152,866	3,603,884	13.91

GROWTH OF AMERICAN CITIES.

SHOWING GROWTH OF CITIES HAVING A POPULATION OF 50,000 AND OVER.

CITIES.	1790.	1800.	1810.	1820.	1830.	1840.	1850.	1860.	1870.	1880.
Albany	3,498	5,349	9,356	12,630	24,238	33,721	50,763	62.367	69,422	87,584
Allegheny	----	----	----	------	------	------	21,261	28,702	53,180	78,478
Baltimore	13,503	26,614	46,555	62,738	80,625	134,379	169,054	212,418	267,354	332,190
Boston	18,038	24,027	32,250	43,298	61,392	93,383	136,881	177,812	250,526	362,535
Brooklyn	1,603	3,298	4,402	7,175	12,042	36,233	96,838	266,661	396,099	566,689
Buffalo	----	----	1,508	2,095	8.653	18,213	42,261	81,129	117,714	149,500
Cambridge	2,115	2,453	2,323	3,895	6,078	8,409	15,215	26,060	39,634	52,740
Chicago	----	----	----	------	------	4,479	29,963	109,260	298,977	503,053
Cincinnati	----	750	2,540	9,644	24,831	46,338	115,436	161,044	216,239	255,809
Cleveland	----	----	547	606	1,076	6,071	17,034	43,417	92,829	155,946
Columbus	----	----	----	1,450	2,437	6,048	17,822	18,629	31,274	51,337
Detroit	----	----	770	1,422	2,222	9,102	21,019	45,619	79,577	116,027
Indianapolis	----	----	----	------	1,924	2,692	8,034	18,611	48,244	75,031
Jersey City	----	----	----	------	------	3,072	6,856	29,226	82,546	120,728
Kansas City	----	----	----	------	------	------	------	4,418	32,260	55,813
Louisville	200	359	1,357	4,012	10,352	21,210	43,194	68,033	100.753	126,566
Lowell	----	----	----	------	6,474	20,796	33,383	36,827	40,928	59 485
Milwaukee	----	----	----	------	------	1,700	20,061	45,246	71,440	115,712
Newark	----	----	----	6,507	10,953	15,290	38,894	71,914	105,059	186,400
New Haven	----	4,049	5,772	7,147	10,180	14,890	20,345	39,267	50,840	62,882
New Orleans	5,500	8,500	17,242	27,176	46,310	102,193	116,375	168,675	191,418	215,239
New York	33,131	60,489	96,373	123,706	203,007	312,710	515,547	805,651	942,292	1,206,577
Paterson	----	----	----	------	------	7,596	11,334	19,588	33,579	50,887
Philadelphia	42,520	70,287	96,664	108,116	167,188	258,037	340,045	562,529	674,022	846,980
Pittsburgh	----	1,565	4,768	7,248	12,542	21,115	46,601	49,217	86,076	153,883
Providence	6,380	7,614	10,071	11,767	16,822	23,171	41,513	50,666	68,904	104,852
Richmond	3,761	5,537	9,735	12.046	16,060	20,153	27,570	37,910	51,038	64,670
Rochester	----	----	----	1,502	9,269	20,191	36,403	48,204	62.386	87,057
St. Louis	----	----	1,600	4,598	5,852	16,469	77,860	160,773	310,864	350,522
San Francisco	----	----	----	------	------	500	34,776	56,802	149,473	233,066
Syracuse	----	----	----	1,814	6,929	11,014	22,271	28,119	43,051	51,791
Toledo	----	----	----	------	------	1,222	3,829	13,768	31,584	50,143
Troy	----	----	4,926	5,264	11,605	19,334	28,785	39,232	40,465	36,747
Washington	----	3,210	8,208	13,247	18,827	23,364	40,001	61,122	109,199	147,307
Worcester	-	2,005	2,577	2,062	4,172	7,497	17,049	24,060	41,105	58,295

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IMMIGRATION INTO THE UNITED STATES, 1820-1880.

PRIOR to the year 1820, no statistics of immigration were officially kept. By the Act of Congress of March 2, 1819, Collectors of Customs were required to keep a record and make a quarterly return to the Treasury of all passengers arriving in their respective districts from foreign ports; and these reports published from time to time by the Treasury Department, constitute the sources of information as to the progress of immigration. The total number of foreign-born passengers arriving at the ports of the United States, from 1820 to 1880 inclusive, is given below. Prior to 1856 the figures show the whole number of aliens arriving, but from 1856 to 1880, inclusive, the number of immigrants only, *i. e.*, of foreign passengers settling in the United States.

It has been estimated that the whole number of aliens coming to the United States from 1789 to 1820 was about 250,000.

Year.	Total Immigration.	Year.	Total Immigrants.	Year.	Total Immigrants.	FISCAL YEAR ENDING JUNE 30 Year.	Total Immigrants
1820	8,385	1836	76,242	1852	371,603	1868	282,189
1821	9,127	1837	79,340	1853	368,645	1869	352,768
1822	6,911	1838	38,914	1854	427,833	1870	387,203
1823	6,354	1839	68,069	1855	200,877	1871	121,350
1824	7,912	1840	84,066	1856	195,857	1872	404,806
1825	10,199	1841	80,289	1857	246,945	1873	459,803
1826	10,837	1842	104,565	1858	119,501	1874	313,339
1827	18,875	1843	52,496	1859	118,616	1875	227,498
1828	27,382	1844	78,615	1860	150,237	1876	169,986
1829	22,520	1845	114,371	1861	89,724	1877	141,857
1830	23,322	1846	154,416	1862	89,007	1878	138,469
1831	22,633	1847	234,978	1863	174,524	1879	177,826
1832	60,482	1848	226,527	1864	193,195	1880	457,257
1133	58,640	1849	297,024	1865	247,458		
1834	65,365	1850	369,980	1866	167,757		
1835	45,374	1851	379,466	1867	298,967	Total	10,138,758

Immigration to the United States, by Countries, during 69 Calendar Years — 1820-1870.

GREAT BRITAIN,				SUMMARY.	
England	894,444	Austria-Hungary	65,588	Europe	8,746,921
Ireland	3,065,761	Belgium	23,267	Asia	228,047
Scotland	159,547	Denmark	48,620	Africa	1,631
Wales	17,893	France	313,716	British America	568,941
Great Britain, not specified	560,455	Germany	3,002,027	Other American countries,	97,007
		Greece	385	Pacific	10,474
Total from British Isles	4,698,098	Italy	70,181	All other	255,778
		Netherlands	44,319		
		Poland	14,831		
		Portugal	9,062		
		Russia	38,316		
		Spain	28,091		
		Sweden and Norway	306,002		
		Switzerland	83,709		
		Turkey	619		
		Total from Europe,	8,746,921	Grand aggregate	9,908,799

Chinese Immigration into the United States for each Calendar Year from 1855 to 1880, inclusive.

Year.	No.	Year.	No.	Year.	No.	Year.	No.
1855	3,526	1862	3,633	1869	14,902	1876	16,879
1856	4,733	1863	7,214	1870	11,943	1877	10,379
1857	5,944	1864	2,795	1871	6,039	1878	8,468
1858	5,128	1865	2,942	1872	10,642	1879	9,188
1859	3,457	1866	2,385	1873	18,154	1880 Jan. to June	4,018
1860	5,467	1867	3,863	1874	16,651		
1861	7,518	1868	10,684	1875	19,033	Total	215,586

NOTE.—The statement is made that nearly one-half of all the Chinese who have arrived in the United States have returned to their native country.

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POPULATION OF CITIES OF THE WORLD.

SHOWING POPULATION OF CITIES HAVING 100,000 INHABITANTS OR UPWARDS.

CITY.	COUNTRY.	CENSUS.	POPULATION.
Abbeokuta	West Africa	....	150,000
Adrianople	Turkey	....	150,000
Agra	India	1871	149,00
Ahmedabad	India	1871	116,873
Alexandria	Egypt	1872	212,0384
Allahabad	India	1871	143,6933
Amoy	China	....	300,000
Amritsur	India	1871	135,813
Amsterdam	Netherlands	1875	289,982
Antwerp	Belgium	1875	145,101
Bahia	Brazil	....	128,929
Baltimore	Maryland, U. S.	1880	332,190
Bangalore	India	1871	142,513
Bangkok	Siam	....	500,000
Barcelona	Spain	1860	189,948
Bareilly	India	1871	102,982
Bremen and E berfeld	Prussia, Germany	1875	167,093
Baroda	India	1871	112 077
Batavia	Java	....	135,000
Belfast	Ireland	1871	174,394
Benares	India	1871	175,188
Berlin	Prussia, Germany	1875	968,634
Beyrout	Syria	....	100,000
Birmingham	England	1871	343,787
Bologna	Italy	1871	115,957
Bombay	India	1871	644,405
Bordeaux	France	1876	215,140
Boston	Massachusetts, U. S.	1880	362,535
Bradford	England	1871	145,830
Bremen	Germany	1875	102,177
Breslau	Prussia	1875	239,050
Brighton	England	1871	103,758
Bristol	England	1871	182,552
Brooklyn	New York, U. S.	1880	566,689
Brusa	Turkey	....	100,000
Brussels	Belgium	1875	376,965
Bucharest	Turkey	....	221,805
Buda-Pest	Hungary	1869	270,476
Buenos Ayres	Argentine Republic	1869	177,787
Buffalo	New York, U. S.	1880	155,137
Cairo	Egypt	1872	349,883
Calcutta	India	1871	794,645
Canton	China	....	1,000,000
Cawnpore	India	1871	122,770
Changkiakau	China	....	200,000
Changchow	China	....	1,000,000
Chefoo	China	....	120,000
Chingtu	China	....	800,000
Chinkiang	China	....	130,000
Chungking	China	....	250,000
Chicago	Illinois, U. S.	1880	503,304
Cincinnati	Ohio, U. S.	1880	255,708
Cologne	Prussia	1875	135,518
Colombo	Ceylon	1871	100,238
Constantinople	Turkey	....	600,250
Copenhagen	Denmark	1870	197,576
Damascus	Turkey	....	150,000
Delhi	India	1871	154,417
Detroit	Michigan, U. S.	1880	116,342
Dhar	India	....	100,000
Dresden	Saxony	1875	197,295
Dublin	Ireland	1871	246,326
Dundee	Scotland	1871	119,141
Edinburgh	Scotland	1871	197,531
Erzroum	Turkey	....	100,000
Fez	Morocco	....	150,000
Florence (Firenze)	Italy	1871	167,093
Foo-Chow	China	....	600,000
Frankfort-on-the-Main	Germany	1875	103,315
Genoa	Italy	1871	130,269
Ghent	Belgium	1875	130,092
Glasgow	Scotland	1871	477,144
Gwalior	India	....	200,000
Hague	Netherlands	1875	100,254

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POPULATION OF CITIES, &c.—*Continued.*

City.	Country.	Census.	Population.
Hamburg	Germany	1875	264,675
Hankow	China	....	600,000
Hanover	Prussia	1875	106,689
Hanyang	China	....	100,000
Havana	Cuba	....	205,676
Herat	Afghanistan	....	100,000
Hong Kong	China (British Colony)	....	25,540
Hull	England	1871	121,892
Hwangyoven	China	....	150 000
Hyderabad	India	....	200,000
Jersey City	New Jersey, U. S.	1880	120,728
Joudpore	India	....	150,000
Kagosima	Japan	....	130,000
Kecho	India	....	150,000
Kichinew	Russia	1870	102 427
Kiew	Russia	1870	116,774
Kirin	China	....	120,000
Konigsberg	Prussia	1875	122,445
Kumamoto	Japan	....	300,000
Leeds	England	1871	259,212
Leicester	England	1871	109,830
Leingkong	China	....	250,000
Leipzig	Saxony	1875	127,387
Leon	Mexico	....	100,000
Liege	Belgium	1875	115,956
Lille	France	1876	162,775
Lima	Peru	1876	100,073
Lisbon	Portugal	1874	224,063
Liverpool	England	1871	493,405
London	England	1871	3,254,260
Louisville	Kentucky, U. S.	1880	123,645
Lucknow	India	1871	284,779
Lyon	France	1876	342,815
Madras	India	1871	397,552
Madrid	Spain	1870	332,024
Magdeburg	Germany	1875	122,789
Manchester	England	1871	351,189
Mandalay	Burmah	....	100,000
Manilla	Philippines	....	160,000
Marseilles	France	1876	318,868
Melbourne	Australia	1874	212,178
Messina	Sicily	1871	111,854
Mexico	Mexico	....	230,000
Miako (Kioto)	Japan	....	374,496
Milan	Italy	1871	199,009
Milwaukee	Wisconsin, U. S.	....	100,175
Montevideo	Uruguay	1872	105,295
Montreal	Canada	1871	107,225
Moscow	Russia	1870	601,669
Mukden	China	....	170,000
Munich	Bavaria	1875	190,867
Nagasaki	Japan	....	111,231
Nanking	China	....	450,000
Nantes	France	1876	122,247
Naples (Napoli)	Italy	1871	448,335
Newark	New Jersey, U. S.	1880	136,400
Newcastle	England	1875	128,443
New York	New York, U. S.	1880	1,206,577
Ningpo	China	....	245,000
Odessa	Russia	1870	139,462
Osaka	Japan	....	373,000
Ouroumtsi	China	....	150,000
Palermo	Italy	1871	219,398
Paoting	China	....	120,000
Paris	France	1876	1,988,806
Patna	India	1871	158,900
Peking	China	....	1,000,000
Pernambuco	Brazil	1872	116,671
Philadelphia	Pennsylvania, U. S	1880	846,980
Poona	India	....	118,886
Portsmouth	England	1871	113,569
Prague	Austria	1869	189,949
Providence	Rhode Island, U. S.	1875	100,675
Riga	Russia	....	102,043
Rio de Janeiro	Brazil	1872	274,972

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POPULATION OF CITIES, &c.—*Continued.*

City.	Country.	Census.	Population.
Rome	Italy	1871	244,484
Rotterdam	Netherlands	1875	132,054
Rouen	France	1876	104,902
St. Etienne	France	1876	126,019
St. Louis	Missouri, U. S.	1880	350,522
St. Petersburg	Russia	1870	667,963
Salford	England	1871	124,801
Santiago	Chili	1875	115,377
San Francisco	California, U. S.	1880	233,956
Seville	Spain	1860	118,298
Shanghai	China	....	276,640
Shihlung	China	....	100,000
Sheffield	England	1871	239,946
Siangtan	China	....	1,000,000
Siengan	China	....	1,000,000
Smyrna	Turkey	....	150,600
Stockholm	Sweden	1875	152,582
Stoke-upon-Trent	England	1871	130 985
Stuttgart	Wurtemburg	1875	107,273
Su-chow	China	....	500,000
Sunderland	England	1871	106,342
Surat	India	1871	107,149
Swatow	China	....	120,000
Sydney	Australia	1871	134,756
Tabriz, or Tauris	Persia	....	220,000
Tai-yuen	China	....	250,008
Tanchow	China	....	230,000
Teheran	Persia	....	100,000
Tien-tsin	China	....	930,000
Tokao	China	....	220,000
Toulouse	France	1876	131,142
Trieste	Austria	1869	109,324
Tsinan	China	....	200,000
Tungkwan	China	....	120,000
Tunis	Tunis, Africa	....	125,000
Turin (Torino)	Italy	1871	212,644
Valentia	Spain	1860	107,703
Valparaiso	Chili	1875	100,000
Venice (Venezia)	Italy	1871	128,901
Vienna	Austria	1875	1,020,770
Warsaw	Russia	1870	297,090
Washington	District of Columbia, U. S.	1880	147,307
Wu-chang	China	....	200,000
Wu-chow	China	....	500,000
Yang-chow	China	....	360,000
Yarkand	China	....	200,000
Yedo (Tokio)	Japan	....	674,447
Yokohama	Japan	....	130,000
Yung-ping	China	....	200,000

MEN, WOMEN AND SUICIDE.—Men are everywhere becoming more weary of the burden of life. Authorities on sanitation and vital statistics tell us that of late years life—the average human life—has been considerably prolonged by greater attention to the means of preserving health; yet, concurrent with this improvement, there are a greater impatience of life itself and a greater desire to escape its burden. Women are less prone to commit suicide in Europe than men, and extensive investigation on the subject has convinced Signor Morselli that the tendency to suicide increases with age more strongly among the unmarried and widowed than among the married of both sexes. The following table curiously illustrates this fact: Among a million of persons of each class in Europe, generally, in so far as the returns enabled him to compare them, the following numbers committed suicide:

Married men with children	205
Married men without children	470
Widowers with children	526
Widowers without children	1 004
Married women with children	45
Married women without children	158
Widows with children	104
Widows without children	238

Women cling to life much more strongly than men, and that under the most wretched conditions. A childless widow would appear to be far more desolate in the world than a widower similarly situated: yet she bears her loneliness better—doubtless from religious restraints, or from possessing a larger measure of that hope which springs eternal in the human breast.

PETROLEUM AND ITS PRODUCTS.

LEGISLATION IN THE VARIOUS STATES FOR ITS STORAGE AND SALE.

BY E. G. LOVE, PH. D. FROM THE SANITARY ENGINEER.

The recent effort to secure, in the State of New York, an act to regulate the inspection and sale of illuminating oils, naturally gives rise to the inquiry, What have other States done in the enactment of similar laws?

In 1871 Dr. C. F. Chandler, at that time chemist to the Health Department of this city, made a report to the Board on "Petroleum as an Illuminator," in which he gave a summary of the legislation on the subject in the different States.

At that time, of thirty-two States heard from, twelve had legislation of some kind, while the remaining twenty had no legislation whatever. The ten years which have elapsed since that report was made have seen considerable advance in this direction. Some States have amended their laws, making them more complete, and in some cases changing the fire test required. A number of States without legislation on this subject in 1871, have passed laws since that time; while many States are still without legislation, or have laws relating to the storage and sale of burning oils in the larger cities only.

In some instances the laws are very imperfect, and their existence scarcely felt, so far as their primary object is concerned, namely, the prevention of the traffic in dangerous burning fluids. In other cases the laws are quite satisfactory, and their enforcement both thorough and systematic.

Arkansas.—The act in force was passed early in the present year. It requires the inspection of all illuminating oils sold in the State, and places the appointment of inspectors in the hands of the county judges, although their appointment is not obligatory. The inspectors hold office during good behavior. The standard is fixed at a fire test of 130° F. A fine of $20 per barrel is imposed upon all persons selling oil which has not been inspected and branded, and the sale of oil below the standard is punished by a fine not exceeding $500. Persons offering any obstruction to the inspectors in the discharge of their duties are liable to a fine of from $20 to $50. The inspector's fees are fixed at twenty-five cents per barrel.

Alabama.—No legislation on the subject.

California.—No legislation.

Colorado.—No legislation.

Connecticut has no State law on this subject, although cities and towns may appoint inspectors and pass ordinances.

Delaware passed an act in 1873, which prohibits the sale of any burning fluid "which will not bear the fire test of at least 110° F. without ignition or explosion." The sale of oils not properly inspected and branded is unlawful. Violations of the act are punished by a fine not exceeding $100, in addition to

which the person guilty of such violation shall be liable for damages sustained thereby.

District of Columbia.—No legislation.

Florida.—No legislation.

Georgia.—The act of 1870 in this States fixes the fire test at 110° F. In 1872 the act was amended, the principal features, however, remaining unchanged. The sale of all burning oils which ignite below 110° F. is forbidden. The following directions for testing oils are given in the act: "Heat a small quantity of water in a basin until its temperature is above 110° F., then add cold water slowly; at the moment the scale of the thermometer placed in the basin marks 110°, pour a tablespoonful of the oil to be tested into the water; thus the oil is brought to 110°; then pass a wisp of burning paper over the oil; if the escaping vapor catches fire the oil is dangerous, but if not then it is safe." That there are not more accidents in this State resulting from burning fluids is not due to the value of the test applied. Violations of the act are punished by a fine from $100 to $500, one-half of which goes to the informer, one-fourth to the inspector and one-fourth to the county treasury. All oils below the standard must be branded unsafe for illuminating purposes. The inspector is required to prosecute offenders. His fees are $5 for all lots of less than 400 gallons, and for lots over this amount one cent per gallon. In 1874 the use of explosive oils in passenger cars was prohibited. In 1875 the act of 1872 was amended by changing the inspectors' fees for inspecting oils in lots of more than 400 gallons from one cent to one-half cent per gallon.

Illinois, 1874.—The act gives the power to the Mayor and Council of any city or to the trustees of any town to appoint inspectors to hold office for one year. The standard is fixed at 150° fire test, the same to be stamped upon each package inspected, with the word approved or condemned. Manufacturers are required to notify an inspector within two days after the refining of oil, that the same may be properly inspected. Persons selling oil for illuminating purposes which has not been inspected or which is below the standard are subject to a fine of not exceeding $200, and are also liable to the party injured for all damages occasioned thereby.

Indiana.—The law now in force in this State was enacted the present year. It requires the inspection of all oils before being offered for sale, prescribes the apparatus to be employed in testing, and fixes as the standard a flashing point of 120° F. The Governor is to appoint a State inspector of oils, to hold office for two years, the inspector to appoint deputies. Oils must be branded according to quality, and the fine for selling "rejected" oils is $500. The State inspector is required to give a bond in the sum of $10,000, and deputies $5000. The fees are fixed at forty cents on each barrel or package, when the number does not exceed two. Between two and ten, fees as above on first two and twenty cents on the others. Between ten and forty-five the fees are as above on the first ten, and ten cents on each additional package. When the number exceeds forty-five the fees are as above on the first forty-five and three cents on each additional one. The fine for selling oil not inspected is from $50 to $300, and persons violating this act are liable for all damage which may attend such violation. Inspectors must make inspections within five days after the demand is made. Oils for use in passenger cars must have a flashing point not below 300° F.

Iowa.—A law on this subject was passed in 1878, but we are informed it is not enforced, a condition of things doubtless true in other States. The inspector is appointed by the Mayor only upon the application of five citizens, which naturally renders the law inoperative unless public sentiment is such as to require and support the inspection. The fire test is fixed at 150° F., and the sale of illuminating oils below this standard, and also of those not inspected, is prohibited under a penalty of $100 or imprisonment for 30 days. Inspector's fees are not to exceed five cents per package of oil.

Kansas.—The act was passed in 1879, and provides for the appointment of inspectors upon the petition of five or more citizens. The fire test is fixed at 110° F. Manufacturers or dealers having oil not already inspected, are required to notify an inspector within two days after the same is ready for the market. The sale of oil below the standard, and the fraudulent branding of oils by dealers or inspectors, are punished by a fine not exceeding $100 or imprisonment not exceeding one month, or both.

Kentucky.—By the law of 1874 the appointment of inspectors in this State is left with the county judges. The standard of safety is a fire test of 130° F. The penalties for selling oil not inspected, and for selling oil below the standard, are the same as those imposed in Arkansas just mentioned. Inspectors are to receive ten cents per package. In 1878 the act was amended, by allowing the use of oils below the standard for the manufacture of gas.

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and also by the insertion of a clause prohibiting the refilling of old barrels without erasing all marks or brands.

Louisiana.—The Board of Health of New Orleans has been most energetic in its endeavors to break up the traffic in dangerous burning fluids, and to it is largely due the present State act. In May, 1870, an ordinance was passed by the Board forbidding the sale of oils having a flashing point below 110° F.; and in July of the same year it was so amended as to require that all illuminating oils sold should be marked with the name of the seller and quality of the oil. About the same time the Board prepared a draft of a State law on the subject, which in substance is the law now in force, although it was not passed until 1877. By this act the Mayor of every city of not less than 2000 inhabitants shall appoint inspectors of illuminating oils. In the city of New Orleans the appointing power is in the hands of the State Board of Health. Inspectors hold office for one year, and are required to give bond in the sum of $3000, the salaries being fixed by the Mayor or Board of Health as the case may be. The duty of the inspectors is to ascertain the number of gallons of oil in each barrel or vessel, to ascertain by Tagliabue's or other instrument the flashing point of the contents, and to mark the results upon each barrel. In New Orleans the inspector is authorized to collect twelve and one-half cents per barrel of oil inspected, and one-quarter of one cent for oils not in barrels. All oils offered for sale must be properly inspected and marked under a penalty for violation not exceeding $200. It is made unlawful to sell any illuminating oil whose flashing point is less than 125° F. unless the same is marked "explosive and dangerous." Penalty for violation is $200, besides liability for damages. For selling naphtha, gasoline or benzine not properly inspected the fine is $500. In New Orleans the State Board of Health is charged with the prosecution of offenders, while in other cities this duty devolves upon the district attorney. The legislative acts of the State, printed by the authority of the State Board of Health, give as the standard that already mentioned—125° F. as the flashing point. The original draft by the State Board recommended 110° F. as the standard. The flashing point of 125° F. is certainly a very high standard and few oils will stand that test by Tagliabue's apparatus.

Maine.—The act of 1867 provides for the appointment of inspectors, annually, in all cities and towns with more than two thousand inhabitants. All casks or vessels of oil inspected must be marked by the inspector with the igniting point of their contents. The standard of safety is fixed at 120° F., and all oils which ignite or explode below that temperature are to be marked as unsafe for illuminating purposes. Manufacturers and other persons are not allowed to sell within the State any burning oil which has not been inspected, or which has been inspected and marked unsafe. The penalty is a fine not exceeding five hundred dollars or imprisonment for six months. Mayors, aldermen, and the police are authorized to examine burning oils kept in their respective cities or towns, and to cause the same to be inspected when thought necesary. In 1868 and 1869, some slight changes were made in the original act. The principal one was the additional clause, specifying "Tagliabue's pyrometer, or some other accurate instrument," for testing the oils.

Maryland.—An act was passed in 1870, in which the standard was fixed at 110° F. for the burning point. It was slightly amended in 1872, but in 1874 all previous acts were repealed and a law enacted which fixes the fire test at 110° F. It requires that all manufacturers and sellers of illuminating oils or fluids from petroleum or its products shall have stamped upon the barrels the name and place of business, together with the fire test of the oil. For selling oil below the standard, if the quantity is not less than one barrel the fine is not more $1000 or imprisonment for nor more than two years, while if the quantity is less than one barrel the fine is not less than $5 nor more than $20 and forfeiture of the oil. Persons purchasing oil for illuminating purposes which bears the required stamp, but which does not stand the test required, may recover from the dealer an amount double the price of said oil. Accidents resulting from explosions of these oils subject the dealer, upon conviction, to a fine not exceeding $1000 nor less than $500. In case of seizure of oils, the seller may refer to some authorized inspector, recognized by the oil trade of Baltimore, whose decision shall be *prima f cie* evidence of the quality of said oil. Inspectors making false reports are to be fined from $500 to $2000. This act does not apply to oils manufactured for export or for use in street lamps. The act of 1870 excepted gasoline from its provisions, possibly because it was used in street illumination. If it is desired to employ this substance for street lamps it is certainly better to make such provision in the act, as was done in 1874, for a law which

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excepted gasoline from its provisions would be no possible protection.

Massachusetts passed a law in 1869 providing for inspectors of petroleum, etc., in cities and towns of more than fifteen hundred inhabitants, and also in smaller towns upon the application of five citizens. It prohibits the sale of all mixtures of naphtha and illuminating oils, and all illuminating oils made from coal or petroleum which flash below 100° F., or ignite at a temperature of less than 110° F., to be ascertained by Tagliabue's or other approved apparatus. The penalty and damages are the same as in the Vermont law. All oils for illuminating purposes must be inspected, and all below the standard must be branded as unsafe. The act also regulates the manufacture and strorage of petroleum oils There has been no later legislation in this State.

Michigan.—The present law was passed in 1879 and amended in March last. It authorizes the Governor to appoint a State inspector of oils to hold office for two years. All oils for illuminating purposes must be branded after inspection, and if they emit a combustible vapor below 120° F. their sale is prohibited under a fine not exceeding $300. The State inspector may appoint deputies, and both are required to give satisfactory bonds. The tester to be employed is that adopted by the State Board of Health. The inspectors shall collect sixteen cents for each barrel or package of oil not exceeding fifty-five gallons. The act requires the inspection of all illuminating oils before leaving the refinery, and prohibits the sale of oils not inspected under a fine of $300. The salary of the State inspector is fixed at $1500, and that of the deputy inspectors is determined by the number of samples examined.

Minnesota.—The act of this State was proposed in 1876 and amended in 1877 and 1878. It provides for the appointment by the Governor of an inspector of oils, to hold office for two years, whose duty it shall be to inspect all illuminating oils, and to brand the same. The sale of oils branded "unsafe," or those not properly inspected, is prohibited under a penalty not exceeding $500. The inspector and his deputies are required to give bonds to the State, the former in the sum of $5000 and the latter in the sum of $1000 to $5000. The standard of safety is fixed at 110° F., and the sale of illuminating oils which "emit an explosive vapor or gas" below this temperature is prohibited. The inspector's brand, "approved," must be removed from every barrel or cask before the same can be sold or refilled. The fees to be paid by the owner of the oil for inspection are forty cents for a single barrel, thirty cents when the number does not exceed five, thirty-five cents when not exceeding ten, and twenty cents each when the number exceeds ten.

Missouri.—The act now in force was passed in 1879 and slightly amended in the present year. It provides for the appointment by the Governor of inspectors for the four largest cities, and for other places upon the petition of the authorities. It prescribes the method to be followed in examining illuminating oils, and requires the branding of all oils inspected. The fees are fixed at twelve cents per barrel, and six cents for each smaller package. The standard is a fire test of 150° F., and the fine for selling oils below this standard is $100, but the act allows the use for illuminating purposes of any fluid, regardless of its fire test, provided the same is used in the form of gas or vapor. The prosecution of offenders is placed in the hands of the inspectors.

Mississippi.—No legislation.

New Hampshire.—The act, passed in 1873, provides for the annual appointment of inspectors in all cities and towns of more than fifteen hundred inhabitants, and the same in towns of less than fifteen hundred inhabitants upon the application of five or more citizens. The law fixes the flashing point at 100° F., and the burning point at 110° F., the same to be ascertained by Tagliabue's, or some other approved instrument. The sale of mixtures of naphtha and illuminating oils, and of all illuminating oils or compounds made from coal or petroleum, below the standard, is prohibited, the penalty being a fine of not less than one hundred dollars, or imprisonment not exceeding one month. The sale of naphtha under a false name is also prohibited, and special provision is made regarding the storing and manufacture of crude petroleum and its products. Search warrants may be issued in case of the suspicion of any violation of the act. All illuminating oils must be inspected and approved, whether offered for sale or not. In 1879 the act was amended, the only important change, however, being the substitution of 120° F. in place of 110° F., as the burning point of oils.

New Jersey.—No legislation.

Nebraska.—The law on this subject was passed in 1875. It makes no provision for the appointment of inspectors or enforcement of the provisions of the act, and consequently can have little influence in preventing the sale

of dangerous oils. It prohibits the sale of petroleum oil for illuminating purposes unless the same has been tested; and when tested its sale is prohibited unless it stand a fire test of 110° F. The penalty for violation is a fine of $100, or imprisonment for twenty days.

New York.—Although the Legislature of this State has passed certain laws relating to the storage and sale of burning oils, these laws are so defective, or merely local in their provisions, that the people are still without proper protection. An act was passed in 1865 regulating the storage of petroleum and its products in cities. It orders that no refined petroleum shall be offered for sale in any city of the State, the fire test of which is less than 100° F. All barrels or packages of the same must be officially stamped. It allows the storing of naphtha in buildings, even though occupied in part as dwellings, provided the quantity does not exceed three barrels. Inspectors of buildings are required to make an examination of all premises where these products may be stored, and Mayors and Councils are required to pass ordinances in their respective cities for the enforcement of the act. The penalty for violation of the law is from $50 to $500. The Inspector of Buildings of New York City is authorized to appoint three inspectors and to prosecute offenders. Inspectors are to hold office for four years, and their salary is fixed at $1000 per annum. In 1866 the act was amended, the fire test being made 110° F., and Tagliabue's appartus specified for testing the oils. The act passed in 1871, and known as the Fire Marshal's Bill, is limited in its provisions to the city of New York. It fixes the flashing point at 100° F., provides for the issuing of licenses by the Fire Commissioners to all those selling petroleum or its products for the purpose of illumination. Persons violating the provisions of the act are liable for all damage resulting from such violation, in addition to a fine of $50. The Fire Commissioners are specially charged with the enforcement of the act. If these laws were rigidly enforced, the city of New York would be fairly protected; but as matters stand public sentiment has been the most influential agent in diminishing the traffic in dangerous burning oils. Moreover, the act of 1865, so far as it relates to the rest of the State, does not furnish the necessary protection to the people. In 1869 the Board of Health of this city passed an ordinance to prevent the sale of dangerous burning oils, but it was subsequently decided by the courts that the Board had no authority to pass such an ordinance, and thus a permanent check was put upon what doubtless would have proved the most efficient means for stopping this dangerous traffic.

North Carolina.—No legislation.

Ohio.—The State has had an abundance of legislation on the subject of burning fluids, dating from 1862. The act of that year was amended in 1866, and in 1867 both were repealed and a new act passed. Still another act was passed in 1872, the existing law being repealed; and this act was amended the following year. In 1878 a new and more elaborate act was passed, repealing the law of 1872; and in 1880 the act of 1878 was revised and amended, and is the law now in force. The act requires that petroleum and its products intended for purposes of illumination shall be inspected, and prescribes the method to be followed in such inspection. It fixes the standard at 120° F., and prohibits the sale of illuminating oils which flash below this temperature. The use of Foster's automatic oil-tester or an open cup tester described in the act are the instruments to be employed in determining the flashing point. The Governor is to appoint a "State supervisor of oils," to hold the office for three years, and the supervisor is authorized to appoint deputies. All oils inspected must be branded "approved," or "rejected for illuminating purposes," according as they do or do not come up to the required standard. The fine for selling "rejected" oils is fixed at not less than $1000 or imprisonment not exceeding twenty days, or both. The supervisor is required to furnish a bond in the sum of $20,000, and deputies $5,000. Inspectors are to receive from the party for whom the inspection is made forty cents for a single package of oil, twenty-five cents each when the number does not exceed ten, fifteen cents when not exceeding fifty, and five cents each when the lot does not exceed fifty barrels. The fines for selling oils not inspected is from $100 to $300, and any person using such oils is liable to fine. Inspector's brands on empty barrels or casks must be removed before the same are disposed of. The provisions of this act do not apply to oils used in street lamps or for the manufacture of gas.

Oregon.—No legislation.

Pennsylvania.—In 1865 an act was passed relating to the manufacture and storage of petroleum products in Philadelphia, but with no reference to quality. Three years later a more comprehensive law was enacted, but like the first, referring only to the city and county of Philadelphia. It fixed the fire test at 110°

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F., and provided for the inspecting of oils, with fines for violation of the law. In 1873 an act was passed which is at present the law of the State. The fire test is fixed at 110° F., and Tagliabue's tester is designated as the instrument to be employed. The following directions are given for using the tester: "Heat with alcohol small flame; when thermometer indicates ninety degrees remove the lamp; at ninety-five degrees try for flash with small bead of fire on end of string held within a quarter of an inch of surface of oil; replace lamp and work oil up gradually from this point until the burning point is reached, removing the lamp every four degrees and allowing the oil to run up three degrees before replacing the lamp, flashing the oil each time just before lamp is replaced, until result is attained." Inspectors are to be appointed by the Governor, one for each county where these burning oils are manufactured. Inspectors of spirits and gaugers of oils—where this office exists—are, when duly appointed, to perform the additional duty of inspecting burning fluids. Inspectors hold office for three years, and are required to give bonds for the faithful performance of their duties. The fees are fixed as follows: twenty cents per package for each package in a lot under ten, ten cents per package in a lot of not more than fifty, and seven cents when the number exceeds fifty, and one dollar for each car of bulk refined oil. When called upon to inspect a single package the fee is fifty cents. All packages must be branded, and whenever the oil stands a test above the standard, the fire test is to be branded upon the package. The fines for violation of the law are fixed at from $250 to $500, or imprisonment for one year, or both; in addition to which the guilty party shall be liable for all damage resulting from such violation. Oils in quantity less than one barrel, when below the standard, or falsely branded, are to be sold for redistillation. Oils for export or in transit through the State are exempt from the provisions of the act, but such oils must be so marked. Benzine and naphtha must be branded "Benzine," and must not be sold or given away for use in lamps. The placing of new oil in barrels previously branded is forbidden under a penalty, for violation, of $300 for each barrel so refilled. In 1874 the act was slightly modified, the inspectors to be appointed by the Court of Common Pleas, and the bond of inspectors and deputies to be $1000.

Rhode Island.—The law on this subject, now in force, was passed in 1871. It prohibits the sale of all fluids, for illuminating purposes, which flash below 110° F., requires that all illuminating oils be inspected and branded, and fixes the penalty at not less than $50, or imprisonment for not less than six months. Tagliabue's tester is specified as the instrument to be used by the inspector. Careful provision is made for the storage of oils, and the inspector must examine all premises on which petroleum oil is kept. A heavy penalty is attached to the transfer of oils not inspected to barrels or casks previously branded. The inspector is appointed by the Governor. This act is not to interfere with local ordinances on the subject, and the State recognizes all inspections by local officers. The city of Providence has an ordinance relating to inflammable oils, etc., in which the standard of safety is the same as that of the State act. In the General Statutes, Revision of 1872, no mention is made of the tester to be employed. Power is given to the cities of Providence and Newport to appoint inspectors of petroleum, to regulate the storage of all explosive substances, and to inflict penalties not exceeding $200, and six months' imprisonment.

Tennessee.—By the act of 1877, the Governor is authorized to appoint an inspector in each city or county of more than 1000 inhabitants. The standard is a flashing point of 120° F. Illuminating oil must be inspected before being sold, under a penalty for violation of not exceeding $300, but we do not find any clause prohibiting the sale of oil which falls below the standard. The simple branding of oils as unsafe is not a sufficient prevention, as experience shows that such oils will be bought if offered for sale. Oils which are brought into the State must be inspected, if for purposes of illumination, and when found below the standard they are to be returned to the shippers.

Texas.—No legislation.

Vermont.—An act passed in 1868, provides for the appointment of inspectors, and fixes 110° F. as the standard. All illuminating oils made from coal or petroleum, which "ignite" below this temperature, "shall be deemed to be mixed with naphtha." The penalty is a fine not exceeding $100, or imprisonment for one month, besides confiscation of the oil. The seller is liable for all damages resulting from the unlawful sale of oils. Tagliabue's pyrometer, or other instrument equally accurate, is to be employed in testing the oils. There has been no legislation on this subject in Vermont since 1868.

Virginia.—No legislation.

West Virginia.—No legislation.

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Wisconsin.—The law now in force was passed in 1880 and amended the present year. A State inspector is to be appointed by the Governor with the consent of the Senate, such inspector to hold office for two years. Each deputy inspector is to remit to the State in spector two cents for each barrel of oil inspected, which amounts constitute the salary of the State inspector. This officer is required to give a bond in the sum of $2000, and the deputies a bond to be fixed by the State inspector, but not to exceed $2000. The standard is a burning point of 120° F. Oils used for purposes of illumination must be inspected and branded, and any person selling oils not inspected or which are below the standard, or any one using such oils as illuminants, is liable a penalty of from $5 to $500. The fees are fixed at ten cents for each barrel or package inspected. As to the instrument to be employed, the recent amendment to the act of 1880 recognizes, besides the tester previously in use, the "open cup" of Tagliabue. This was evidently not done with any intention of strengthening the law. We shall have occasion to refer to the tester in question at another time.

It appears that twenty-three States have laws, more or less complete, enacted for the purpose of preventing the sale of dangerous burning fluids, while fifteen are still without legislation. Nine States without laws on this subject ten years ago have passed laws within that period.

In the wording of many of the State acts there is an ambiguous use of terms defining the standard. In some cases the expression "igniting or exploding" is used, which, while evidently referring to the burning point, might apply equally to the flashing point. The oil "ignites" when it continues to burn, but an explosion might occur long before the burning point was reached. The expression "flash or inflame" is equally ambiguous, inasmuch as in defining the standard it is essential to state whether such standard is the temperature at which a combustible vapor is emitted but in quantities insufficient to maintain a permanent flame, or whether the amount of vapor is such as to continue to burn after being lighted. The former is indicated by the term "flashing," and the latter by the word "burning," and these expressions are now generally employed.

The following table gives the standard flashing or burning point adopted in the different States, together with the date of the act or amendment fixing such standard:

STATES.	Flashing Point, Degs. F.	Burning Point, Degs. F.	Date.
Maine	....	120	1867
New Hampshire	100	120	1879
Vermont	....	110	1868
Massachusetts	100	110	1869
Rhode Island	110	....	1871
Pennsylvania	....	110	1873
Delaware	....	110	1873
Maryland	....	110	1874
Georgia	....	110	1872
Louisiana	125	....	1877
Ohio	120	....	1878
Indiana	120	....	1881
Illinois	....	150	1874
Michigan	120	....	1879
Wisconsin	....	120	1881
Minnesota	110	....	1877
Iowa	....	150	1878
Missouri	....	150	1879
Arkansas	....	130	1881
Kentucky	....	130	1874
Tennessee	120	....	1877
Kansas	....	110	1879
Nebraska	....	110	1875

THE RENEWAL PREMIUM.—The renewal premium for a life assurance is quite as important as the first. Many insurers, unfortunately for themselves and others, do not recognize this cardinal fact. They make one payment and no more. A lapsed policy, worth only the paper it is written on, is always a melancholy document to contemplate, a record of unfulfilled intentions, of weak and unstable purpose. Annual life premiums are better than half yearly, or quarterly, as necessitating less attention, and affording fewer opportunities for neglect of payment. Renewal premiums should be paid immediately they are due. Putting off until the days of grace are almost expired has wrecked many a life assurance, and risked many more. A premium paid is done with. It has not to be recollected, or provided for. Allowing a policy to drop for a while, under the impression that it can be revived, or a new one obtained, has often proved a painful delusion. Any time is no time. The weeks slip away; other business presses; the assurance passes out of mind; the unexpected happens. The question is asked, "Was his life insured?" and the sad reply comes, "Yes, it was, *but he let the policy lapse.*"

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UNITED STATES PRODUCTIONS.

USEFUL STATISTICS COMPILED FROM THE REPORT OF THE CENSUS OF 1880.

The following tables, condensed from the 1880 census reports, now in course of publication, exhibit the amount and value of some of the leading agricultural and mineral products of the United States:

CEREAL PRODUCTION OF THE UNITED STATES.

SUMMARY BY STATES.

STATES.	Barley.	Buckwheat.	Indian Corn.	Oats.	Rye.	Wheat.
	Bushels.	*Bushels.*	*Bushels.*	*Bushels.*	*Bushels.*	*Bushels.*
Alabama	5,281	363	25,451.278	3,039,639	28,402	1,529,657
Arizona	239,051	.....	34,746	564	.....	136,427
Arkansas	1 952	548	24,156,417	2,219 822	22,387	1,269,730
California	12,579,561	22,307	1,993,325	1,341,271	181 681	29,017,707
Colorado	107,116	110	455.968	640 900	19,465	1,425,014
Connecticut	12,286	137,563	1,880,421	1,009,706	370,733	38,742
Dakota	277,424	2,521	2,000,864	2,217,132	24,359	2,830,289
Delaware	523	5,857	3,894,264	378,508	5,953	1,175,272
Dist. Columbia	.....	.....	29,750	7,440	3,704	6,402
Florida	210	.....	3,174,234	468,112	2,965	422
Georgia	18,662	402	23,202,018	5,548,743	101,716	3,159,771
Idaho	274,750	.....	16,408	462,236	4,341	540,589
Illinois	1,229,523	178,859	325,792,481	63,189 200	3,121,785	51,110,502
Indiana	382,835	80,707	115,482,300	15,599,518	303,105	47,284,853
Iowa	4,022,588	166,895	275,024,247	50,61 ·,501	1,518 605	31,154,205
Kansas	300,273	24,421	105,729,325	8,180,385	413 181	17,324,141
Kentucky	486,326	9,942	72,852,263	4,580,738	668,050	11,356,113
Louisiana	.....	.....	9,906,189	229,840	1,013	5,034
Maine	242,185	382,701	960,633	2,265,575	26,398	665,714
Maryland	6,097	136,667	15,968,533	1,794 872	288,067	8,004,864
Massachusetts	80,128	67,117	1,797,593	645,159	213,716	15,768
Michigan	1,204,316	413,062	32,461,452	18,190,793	294 918	35,532,543
Minnesota	2,972,965	41,756	14,831,741	23,382,158	215 245	34,601,030
Mississippi	348	.....	21,340,800	1,959 620	5,134	218,890
Missouri	123,031	57,640	202,485,723	20,670,958	535,426	24,966,627
Montana	39,970	437	5,649	900,915	430	469,688
Nebraska	1,744,686	17,562	65,450,135	6,555,875	424,348	13,847,007
Nevada	513,470	.....	12,891	186 860	.....	69,298
New Hampshire	77,877	94,090	1,350,248	1,017,620	34,638	169,316
New Jersey	4,091	466 414	11,150,705	3,710,573	949,064	1,901,739
New Mexico	50,053	.....	633,786	156,527	240	706,641
New York	7,792,062	4,461,200	25,875,480	37,575,506	2,634,690	11,587,766
North Carolina	2,421	44,668	28,019,839	3,838,068	285,160	3,397,393
Ohio	1,707,129	280,229	111,877,124	28,664,505	389,221	46,014,869
Oregon	920,977	6 215	126,862	4,385,650	13,305	7,480,010
Pennsylvania	438,100	3,593,326	45,821,531	33,841,439	3,683,621	19,462 405
Rhode Island	17,783	1,254	372,967	159 339	12,997	240
South Carolina	16,257	.....	11,767 099	2,715,505	27,049	962,358
Tennessee	30 019	33,434	62,764 429	4,722,190	156,419	7,331,353
Texas	72,786	535	29,065,172	4,893,359	25,399	2,567,760
Utah	217,140	.....	163,342	418,082	9 605	1,169,199
Vermont	267,625	356,618	2 014,271	3 742 282	71,733	337,257
Virginia	14 223	136,004	29,106,661	5,333,181	324,431	7,822,504
Washington	566,537	2,498	39,183	1,571,706	7,124	1,921,322
West Virginia	9,740	285,298	14,090,609	1,908,5 5	113,181	4,001,711
Wisconsin	5,043,118	299,107	34,230 579	32,905,320	2,298,513	24,884,689
Wyoming	.....	.....	.....	22,512	78	4,674
United States	44,113,495	11,817,327	1,754,861,535	407,858,999	19,831,595	459,479,505

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PRINCIPAL AGRICULTURAL PRODUCTS.

CEREALS.	1840.	1850.	1860.	1870.	1880.
Wheat, bushels	84.823,272	100,485,944	173.104,924	287,745.626	459 479.505
Indian Corn, bushels	377.531,875	502,071,104	838,792,742	760,944 549	1,754.861 535
Oats, bushels	123,071,341	146.584,179	172,643.185	282,107,157	407,858.999
Barley, bushels	4,161,504	5,167.015	15.825,898	29,761,305	44,113.495
Rye, bushels	18,645,567	14,188,813	21,101,380	16.918.795	19,831,595
Buckwheat, bushels	7,291,743	8,956,912	17,571,818	9,821,721	11,817,327
FIBRES.					
Cotton, bales	2,177,835	2,469.093	5,387,052	3 011.996	5,737,257
Flax, lbs	.....	7,709,676	4,720,145	27,133,034	.....
Wool, lbs	35 802,114	52,516,959	60,264 913	100,102,387	.....
OTHER STAPLES.					
Hay, tons	10,248,108	13,838,642	19,083.896	27,316,048	.....
Hops, lbs	1,238,502	3.497,029	10,991,996	25,456,669	.....
Rice, lbs	80,841 422	215,313,497	187,167,032	73,635,021	.....
Tobacco, lbs	219,163,319	199,752,655	434,209 461	262,735.341	472,661,159
Butter and Cheese, lbs	.....	418,881,199	563,345,299	567.584 836	.....
Potatoes, bushels	108,208,060	104,066,044	153,243,893	165,047,297	.....

NOTE.—The figures for production given in the above table are taken from the published census returns at the respective periods.

The Fifth (1880) Census referred to population only.

STATISTICS OF THE COAL INDUSTRY.

PRODUCTION OF COAL IN THE UNITED STATES FOR THE YEAR ENDING JUNE 1, 1880.

Bituminous:		
Appalachian field		29,842,240
Western field (Illinois, Indiana, etc.)		8,721,101
Michigan field		100,800
Triassic field (Virginia and North Carolina)		46,246
Iowa and Kansas field		2,232,458
All fields west of the 100th meridian		1,477,736
Total bituminous		42,420,581
Anthracite:		
Pennsylvania	28,640,819	
Rhode Island	6,176	
Total Anthracite		28,646,995
*Grand total coal production of the United States for the year ending June 1, 1880		71,067,576
Grand total of hands employed in coal mining		170,585

*2,817 tons of coal returned from Virginia as anthracite included in above as bituminous.

The production of coal in England was, in 1855, 64,661,401 tons, and in 1877 it was 136,179,968 tons, and in 1880 it was 146,818,122 tons. The English ton, however, is 2,240 pounds. The number of collieries in 1880 was, in England, 3,880, and in the United States, 3,264.

THE PRODUCTION OF BITUMINOUS COAL.

STATISTICS OF 1870 AND 1880 COMPARED.

	Per cent.
1. Gain in number of mines	122.0
2. Gain in yearly tonnage	135.0
3. Gain in value of yearly product	44.0
4. Gain in value of material used	133.0

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THE PRODUCTION OF BITUMINOUS COAL—*Continued.*

	Per Cent.
5. Gain in amount paid as wages	46.0
6. Gain in total number of employees	133.0
7. Gain in total capital	54.0
8. Decrease in value per ton	39.0
9. Gain in tons raised per man per year	3.0
10. Decrease in yearly earnings	36.0
11. Decrease in cost of labor per ton	38.0
12. Decrease in cost of material per ton	1.0
13. Gain in per cent of value of the product paid for labor	0.7
14. Gain in per cent of value of the product paid for materials	3.9
15. Decrease in per cent of value of the product left for royalty, interest, profits, etc.	4 6
16. Gain in number of counties reporting	68.0

NOTE.—The above table illustrates the fact that the fall in price per ton of bituminous coal during the last decade has borne less heavily on labor than on capital. Compare 3, 6, 8, 11, and 13.

PRODUCTION OF ANTHRACITE COAL IN PENNSYLVANIA.

The net ton of 2000 pounds is invariably used in these tables.

ESTABLISHMENTS.

Number of counties reporting	8
Total number of separate establishments or collieries	273
Average yearly capacity of production, in tons	149,348
Average actual product in Census year, in tons	100.488
Per cent of maximum capacity attained	67.28
Average capital, leased, employed, and invested	$550,041
Average number of hands employed	250
Average amount of wages paid yearly	$79,414
Average value of materials used yearly	$23,588
Average number of acres of coal land attached to a colliery	604
Per cent of ratio of value of yearly product to total capacity	26.86
Number of company stores	69

PRODUCTION.

	1870.	1880.
Merchantable product for year ending June 1	15,596,257	27,433,329
Value of product delivered for transportation		$40,331 981
Average value of same per ton delivered for transportation	$2 49	$1.47
Amount of coal washed, tons		1,396,906
Ratio of value of product to capital, per cent		26.86
Ratio of actual output to capacity, per cent		67.28
Tons raised yearly per man	320.5	454.4
Tons raised daily per man		2.14
Maximum yearly capacity of all collieries reported, tons		40,772,000

EMPLOYEES, WAGES, AND TIME.

Number of men above ground		15,564
Number of men below ground		36,952
Number of boys above ground, under 16 years of age		11,921
Number of boys below ground, under 16 years of age		3,802
Total employees	52,882	68,239
Of whom miners number		19,585
Of whom laborers number		47,410
Of whom administrative force number		1,244
Giving the same total		68,239
Total wages paid	$22,898,149	$21,680,120
Average yearly income of man		$359.08
Average monthly income of man		$42.33
Total number of months worked by one man		512,204

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PRODUCTION OF ANTHRACITE COAL IN PENNSYLVANIA.—*Continued.*

Total number of months of enforced idleness		207,090
Total number of months lost in strikes		5,234
Per cent of year worked		70.69
Per cent of year lost by stoppages, etc		28.60
Per cent of year lost in strikes		0.72
CONSUMPTION OF MATERIAL.		
Linear feet of unsawed lumber		30,405,658
Value of same		$830,743
Feet sawed lumber (board measure)		39,605,547
Value of same		$644,109
Value of explosives		$1,550,680
Total value of all materials consumed		$6,439 437
Cost of explosives per ton merchantable product		5.7
Cost of all material per ton merchantable product		23 5
CAPITAL.		
Number of acres of coal land reported		164,852
Mineral value of same, whether owned or leased		$102,614,844
Average value per acre		$622 47
Number of tons on which royalty reported		14,056,931
Amount paid on above for royalty		$3,256,308
Average amount paid per ton for royalty		$23 17
Number of horses		409
Value of horses		$48,862
Number of mules		7,718
Value of mules		$848,665
Number of steam engines		1,604
Value of engines		$3,708,366
Horse-power of engines		102,522
Number of boilers		4,007
Value of boilers		$2,332,640
Horse-power of boilers		86,408
Number of mine locomotives		80
Value		$243,258
Number of pit cars		30,384
Value		$1,643,560
Miles of railroad track underground		1,085
Miles of railroad track outside		258
Total value of machinery, including engines and boilers		$13,295,415
Value of plant	$39,814,399	
Value of working capital	7,731,953	
Value of real estate	102,614,844	
Total capital, real and personal		$151,161,196
Ratio of real estate to total capital, per cent		68.34
Ratio of plant to capital, per cent		26.51
Ratio of working capital to total capital, per cent		5.15
Ratio of value of annual product to total capital, per cent		26.86
Product of establishments, census year (tons)		7,061,829
Value of product of establishments		$20,470,756
Irregular product, census year (tons)		909,877
Total product, census year (tons)		7,971,706
Value of total product		$23,167,007
Value of all materials used in regular industry		$2,896,011
Wages paid in establishments of regular industry		$9,538,117
Men employed above ground		16,345
Men employed below ground		13,735
Boys under sixteen employed above ground		1,339
Boys employed below ground		249
Total number of employees in regular establishments		31,668
Number of miners		17,923
Number of laborers		12,492
Number of administrative force		1,253

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PRODUCTION OF ANTHRACITE COAL IN PENNSYLVANIA.—*Continued.*

Number of steam engines	821
Total horse-power	24,838
Value of all machinery	$3,211,558
Cost of explosives used	$484 432
Number of horses used in regular industry	2,669
Number of mules used in regular industry	1,245
Amount used as working capital	$4,850,763
Value of plant	$8,657,375
Value of real estate	$48,274,149
Total capital employed and invested in the regular industry	$61,782,287
Number of tons on which royalty is paid	2,266,510
Gross amount paid as royalty in census year	$981,170

GENERAL AVERAGES.

Product of largest mine, tons	280,000
Average product per mine, tons	8,772
Average number of hands in mine	39
Average royalty paid per ton (cents)	43.29
Average yearly income of man	$308.94
Average monthly net earnings of man	$33.20
Average number of tons raised per day per man	0.96
Average per cent of year employed in mining	77.55
Per cent of year not employed in mining	22.43
Per cent of year lost in strikes	0.02
Average price per ton of ore at mine	$2.90
Cost of labor per ton of ore mined	$1.35
Cost of material per ton of ore mined	$0.41
Amount of interest, royalty and profit per ton of ore	$1.14
Per cent of value of product paid for labor	46.59
Per cent of value of product paid for material	14.15
Per cent of value of product left for royalty, profit and interest	39.26
Average horse-power of engines of mine	31.00
Per cent of miners to total force	56.60
Per cent of laborers to total force	39.45
Per cent of administrative force to total force	3.96
Per cent of capital in real estate	78.14
Per cent of capital in plant	14.01
Per cent of capital used for working capital	7.85
Per cent ratio of value of yearly product to total capital	33.13
Per cent ratio of tonnage produced to maximum capacity of production	52.45

A LAST APPEAL.—The subject of life assurance has been proposed this year to hosts of husbands and fathers who up to this time have to be numbered among the uninsured. With some it is unfortunately too certain that they will die leaving those depending on them quite unprovided for. "History repeats itself" in small matters as in great, in the affairs of families as in the experience of States; and year after year we see a repetition of the same social distress through precisely the same neglect. Now it seems a simple kind of remark to make, but we cannot help thinking it a grievous pity that this should happen. To see men die leaving penniless widows and orphans when a timely and cheap provision is within their reach, provokes something of the regret with which we hear of the sacrifice of life from preventible causes.

Are the vast numbers of good intentions which have been made this year on this subject, but which are still outstanding, to be realized?

"Winged Time" has left but small opportunity—but yet enough; and we would gladly say something suggestive which should fix the wavering determination, and induce the doing of the wise and good deed.

What then stops the way?

With not a few, that grimmest of all mockeries—a confidence in life. That settled persuasion in the fixedness and perpetuity of health. And yet it is an often demonstrated fact, that—

"The farthest from the fear
Are often nearest to the stroke of fate.'

If life is certain, why assure at all? And if it is uncertain, does not the uncertainty extend to the whole of it? A man's robustness is but a poor excuse for neglecting to provide for his family. "Death hath so many doors to let out life," that health and constitutional vigor by no means offer absolute security, even for a brief time.—*Champness.*

IRON AND STEEL INDUSTRIES.

The following table presents a grand aggregate for the United States of all blast-furnaces, rolling mills, steel works and forges and blomaries, with their division among the four leading sections, for the year 1880:

Relative Rank of the States as to Production.		States and Territories.	Number of Establishments.	Capital Invested.	Total Hands Employed.	Total Amount Paid in Wages.	Value of all Materials Used.	Value of all Products Made.	Weight of all Products Made.
1870	1880	**Eastern.**							*Net tons.*
17	22	Maine	3	$450,000	700	$141,494	$380,511	$583,328	10,866
--	25	New Hampshire	2	650,000	290	127,690	523,355	807,340	7,978
24	26	Vermont	4	410,000	191	50,035	240,900	392,300	6,620
9	9	Massachusetts	30	6,738,408	6;513	2,576,539	6,657,232	10,288,921	141,321
2	24	Rhode Island	3	630,000	275	130,969	375,347	488,040	8,134
16	17	Connecticut	19	2,682,000	605	331,184	1,341,225	1,998,698	38,061
3	3	New York	89	21,543,221	11,444	4,099,451	13,395,229	22,219,219	598,300
4	5	New Jersey	40	9,099,050	4,792	1,808,448	6,356,283	10,341,896	243,860
1	1	Pennsylvania	366	107,304,782	57,952	25,095,850	92,267,030	145,576,268	3,616,668
		Total	556	$149,507,461	82,842	$34,361,660	$121,737,112	$192,696,010	4,671,808
		Southern.							
19	19	Delaware	9	$1,431,469	866	$344,476	$1,214,050	$2,347,177	33,918
5	12	Maryland	23	4,962,125	2,763	905,090	2,888,574	4,470,050	110,934
--	32	Dist. of Columbia	1	89,600	18	7,528	2,264	10,970	264
13	16	Virginia	44	4,329,713	2,522	665,432	1,496,151	2,585,099	55,722
23	31	North Carolina	20	759,400	63	7,907	11,792	41,085	439
18	18	Georgia	14	1,135,900	1,303	185,489	631,707	990,850	35,152
20	15	Alabama	14	3,309,196	1,626	571,713	601,073	1,452,856	62,986
--	30	Texas	1	40,000	140	27,720	23,580	36,000	1,400
10	7	West Virginia	20	3,913,616	4,121	1,541,816	3,484,625	6,054,032	147,487
7	11	Kentucky	29	5,493,035	4,095	1,344,400	3,223,799	5,090,029	123,751
14	14	Tennessee	43	3,681,776	3,077	659,773	1,376,059	2,274,203	77,100
25	--	South Carolina	--	------	----	------	------	------	----
		Total	218	$29,145,830	20,595	$6,261,344	$14,953,674	$25,353,251	649,153
		Western.							
2	2	Ohio	134	$25,141,294	20,071	$8,265,070	$23,097,915	$34,918,360	930,141
11	13	Indiana	12	2,283,000	2,048	864,921	3,293,073	4,551,403	96,117
15	4	Illinois	21	6,460,620	5,253	2,508,718	14,977,145	20,545,289	417,967
6	10	Missouri	22	9,151,472	3,039	734,575	3,249,558	4,660,530	125,758
8	8	Michigan	22	4,175,386	3,089	922,597	3,279,420	4,591,613	142,716
12	6	Wisconsin	9	2,843,218	2,153	1,004,931	3,830,667	6,580,391	178,935
--	--	Minnesota	1	150,000	180	25,275	------	---- -	----
-	20	Kansas	2	450,000	630	166,500	734,245	1,004,100	19,055
--	29	Nebraska	1	100,000	100	50,000	114,560	82,000	2,000
		Total	224	$50,755,990	36,663	$14,542,587	$53,476,523	$76,933,686	1,912,689
		Pacific.							
22	27	Colorado	1	100,000	125	7,000	131,700	225,000	4,500
--	21	California	1	1,000,000	319	177,722	535,500	780,000	14,000
--	28	Oregon	1	100,000	250	46,822	33,073	78,393	3,200
--	--	Utah Territory	3	150,000	----	----	------	------	----
--	23	Wyoming Territory	1	212,603	184	79,650	403,568	491,345	9,790
		Total	7	$1,562,603	878	$311,194	$1,103,841	$1,574,738	31,490
		Total of United States, 1880	1,005	$230,971,884	140,978	$55,476,785	$191,271,150	$296,557,685	7,265,140
		Total of United States, 1870	808	$121,772,074	77,555	$40,514,981	$135,526,132	$207,208,696	- --
		Per cent of increase, 1880 over 1870	24.38	89.68	81.77	36.93	41.13	43.12	98.76

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THE PRODUCTION OF IRON ORE.

LIST OF IRON-PRODUCING STATES IN ORDER OF THE PRODUCTION OF 1880.

Rank in 1880.	STATES.	Total Product in 1880.	Per Cent. of Total Product.	Per Cent. of Total Value of Product.	Rank in 1877.
		Tons.			
1	Pennsylvania	2,185,675	27.418	23.8144	1
2	Michigan	1,824,712	23.015	26.0485	2
3	New York	1,262,127	15.833	15.7743	3
4	New Jersey	757,372	9.501	12.5629	4
5	Ohio	517,303	6.866	5.4789	5
6	Missouri	386,197	4.845	7.2296	6
7	Alabama	191,676	2.240	0.8714	—
8	Virginia	182,326	2.287	1.8988	12
9	Maryland	139,628	1.752	1.8202	7
10	Tennessee	104,465	1.311	0.6353	8
11	Georgia	91,416	1.147	0.6199	—
12	Kentucky	64,809	0.813	0.7161	11
13	Massachusetts	62,737	0.786	0.9761	9
14	West Virginia	61,216	0.768	0.4384	—
15	Wisconsin	41,440	0.520	0.3151	10
16	Connecticut	35,018	0.439	0.6380	—
17	Oregon	6,972	0.087	0.0202	—
18	Maine	6,000	0.075	0.0388	—
19	Texas	3,600	0.045	0.0350	—
20	North Carolina	3,318	0.042	0.0228	14
21	Delaware	2,276	0.034	0.0283	15
22	Vermont	560	0.007	0.0119	13
23	Indiana	313	0.006	0.0044	16
	The United States	7,971,706			

COTTON MANUFACTURE.

STATES.	Number of Looms.	Number of Spindles.	Number Bales of Cotton used.	Persons Employed.
Alabama	1,060	55,072	14,887	1,600
Arkansas	28	2,015	720	64
Connecticut	18,036	931,538	107,877	15,496
Delaware	823	48,858	7,512	695
Florida	.....	816	350	33
Georgia	4,713	200,974	67,874	6,678
Illinois	24	4,860	2,261	281
Indiana	776	33,396	11,558	720
Kentucky	73	9,022	4,215	359
Louisiana	120	6,096	1,354	108
Maine	15,978	696,685	112,361	11,318
Maryland	2,325	125,014	46,947	4,159
Massachusetts	94,788	4,465,290	578,590	62,794
Michigan	131	12,120	600	208
Mississippi	704	26,172	6,411	748
Missouri	341	19,312	6,399	515
New Hampshire	25,487	1,008,521	172,746	16,657
New Jersey	3,344	232,305	20,569	4,658
New York	12,822	578,512	70,014	10,710
North Carolina	1,960	102,767	27,508	3,428
Ohio	42	14,328	10,597	563
Pennsylvania	10,541	446,379	86,355	11,871
Rhode Island	30,274	1,649,295	161,694	22,228
South Carolina	1,776	92,788	32,099	2,195
Tennessee	1,068	46,268	11,699	1,312
Texas	71	2,648	246	71
Utah	14	432	.....	29
Vermont	1,180	35,088	7,404	735
Virginia	1,324	44,336	11,461	1,112
Wisconsin	400	10,240	3,173	282
The United States	230,223	10,921,147	1,586,481	181,628

NOTE.—The above does not include the Hosiery Mills, or any of the mills known as Woolen Mills, where cotton may be a component material used in the manufacture. Figures are for the Census Year 1880.

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COTTON PRODUCTION IN 1880.

	STATES IN ORDER OF PRODUCTION.	POPULATION.			COTTON PRODUCTION.		Rank in product per acre.	AVERAGE PRODUCT PER ACRE, IN POUNDS.				TOTAL, IN TONS.	
		Total.	White.	Colored.	Acres.	Bales.		Fraction of bale (475 lbs).	Seed-cotton.	Lint.	Cotton seed.	Lint.	Cotton-seed.
		1	2	3	4	5		6	7	8	9	10	11
1	Mississippi	1,131,597	479,398	652,199	2,093,330	955,808	8	0.46	651	217	434	227,004	454,009
2	Georgia	1,542,180	816,906	725,274	2,617,188	814,441	12	0.31	444	148	296	193,430	386,859
3	Texas	1,591,749	1,197,237	395,512	2,173,732	803,642	11	0.37	528	176	352	190,865	381,730
4	Alabama	1,262,505	662,185	600,320	2,330,086	699,654	13	0 30	429	143	286	166,168	332,336
5	Arkansas	802,525	591,531	210,994	1'042,976	608,256	3	0.58	831	277	554	144,461	288 922
6	South Carolina	995,577	391,105	604,472	1,364,249	522,548	10	0.38	546	182	364	124,105	248,210
7	Louisiana	939,946	454,954	484,992	864,787	508,569	2	0.59	837	279	558	120,785	241,570
8	North Carolina	1,399,750	867,242	532,508	893,153	389,598	9	0 44	621	207	414	92,530	185,059
9	Tennessee	1,542,359	1,138,831	403,528	722,569	330,644	7	0.46	651	217	434	78,528	157,056
10	Florida	269,493	142,605	126,888	245,595	54,997	14	0.22	318	106	212	13,062	26,124
11	Missouri	2,168,380	2,022,826	145,554	32,711	19,733	1	0.60	861	287	576	4,687	9,373
12	Indian Territory	.....	.....	.....	35,000	17,000	5	0.49	693	231	462	4,037	8,075
13	Virginia	1,512,565	880,858	631,707	24,000	11,000	6	0.46	654	218	436	2,612	5,225
14	Kentucky	1,648,690	1,377,179	271,511	2,667	1,367	4	0.51	729	243	486	325	649
	Total	16,808,664	11,024,123	5,784,541	14,441,993	5,737,257		0.40	567	189	378	1,362,599	2,725,197

SOMETHING TO SHOW FOR IT.—The industrious poor man should now and then lift the curtain which hangs between the past and the present, and make a careful analysis of his experience. So many hours, days, weeks, months, years of toil; so many dollars earned and expended, and nothing left as a nest egg of fortune. He should ask himself, and answer for himself, the following simple questions: Can I not, without extra labor, make some provision for a rainy day, for sickness, for old age, for wife and little ones, in the event of my disability and death? Is it not my bounden duty to do something *now* to insure the necessities and comforts of life for those who are dearer than life, when they can be made certain at a trifling cost? Is not a life insurance policy a nest egg better and safer than money in a bank? Such a policy is indeed something to show for years of toil. Hard work has amounted to something; hard hands have not been made hard in vain, and the heart will be kept soft with the feeling that the future will not be wholly dark, even in the valley of the shadow of death.—*Insurance Age.*

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CULTURE AND CURING OF TOBACCO.

Statistics of 1880. Number of Acres Cultivated, 638,841. Number of Pounds Produced, 472,661,159.

Rank of Each State.							STATES.	Acreage.	Production.	Value of Crop in Farmers' hands.	Value per 100 pounds.	Value per acre.	Cost of Production per 100 pounds.	Difference between Cost and Value per 100 pounds.
Production.	Acreage.	Total Value	Value per acre.	Value per 100 lbs.	Cost per 100 lbs.	Difference of cost and value								
1	1	1	9	13	13	12	Kentucky	226,120	171,120,784	$11,089,782	$ 6.48	$49.04	$4.90	$1.58
							White Burley District	53,470	46,862,637	4,920,613	10.50	92.02	6.60	3.90
							Shipping District	170,421	123,428,119	6,169,169	5 00	36.20	4.25	0.75
							*Remainder	2,229	830,028	.....	.....	.....	.....	.....
2	2	2	14		10	13	Virginia	140,791	79,988,868	5,406.744	6 75	38.40	5 33	1.42
3	7	3	4	12	5	3	Pennsylvania	27,566	36,943,272	4,612,894	12.48	167.33	8.42	4.06
4	6	5	7	5	9	10	Ohio	34,676	34,735,235	2,653,234	7.63	76.51	5.91	1.72
				9			White Burley District	11,255	10,826,683	1,298,782	11.99	115.39	7.70	4.29
							Spangled District	7,551	6,328,040	316,285	4.99	41.88	4.69	0.30
							Seed-leaf District	15,460	17,306,783	1,038,167	5.99	67.15	5.27	0.72
							*Remainder	410	273,729	.....	.....	.....	.....	.....
5	4	8	16	14	14	18	Tennessee	41,532	29,365,052	1,538,757	5 24	37.04	4.50	0.74
6	3	4	8	2	4	2	North Carolina	57,208	26,986,213	3,805,089	14.10	66.51	9 33	4.77
7	5	7	10	11	11	9	†Maryland	38,174	26,082,147	1,825,750	7.00	47.82	5.01	1.99
8	11	6	2	3	2	4	Connecticut	8,666	14 044,652	1,929,982	13.74	222 70	9.85	3.89
9	8	12	13	17	17	15	Missouri	15,521	12,015,667	600,256	4.99	38.67	3.58	1.41
							Manufacturing District	2,977	1,701.391	136,114	8.00	45.72	5.25	2.75
							Shipping District	12,544	10,314.266	464,142	4.50	37.00	3.41	1.09
10	10	9	6	8	12	5	Wisconsin	8,810	10,608,423	899,118	8.47	102.05	4 95	3.52
11	9	13	15	16	16	16	Indiana	11,955	8,872,842	443,642	5.00	37.10	3.60	1.40
12	13	10	5	7	6	6	New York	4,937	6,481,431	720,868	11.12	146.01	8.00	3.12
13	15	11	3	4	3	7	Massachusetts	3,358	5,369,436	683,575	12 73	203.55	9.72	3.01
14	12	14	17	15	15	17	Illinois	5,612	3,935,825	202,745	5 15	36.12	4.17	0.98
							Seed-leaf District	750	1,043,725	87,036	8.33	116.04	4.61	3 72
							Shipping District	4,862	2,892,100	115,709	4.00	23.79	4.00	0.00
15	14	15	12	10	8	14	West Virginia	4,091	2,296,146	170,374	7.42	41.85	6.00	1.42
16	17	16	18	18	18	11	‡Arkansas	2,064	970,220	41,547	4.28	20.12	2.70	1.58
24	30	..	1	6	1	8	§New Hampshire	88	170,843	20,501	12.00	232.96	10 00	2.00
32	29	..	11	1	7	1	§Florida	90	21,182	3,995	18.93	44 38	7.50	11.43

* Not included in the districts as defined in the Report upon Culture and Curing of Tobacco. Very little of this is marketed, being retained by the growers for home consumption.

† A small amount of seed-leaf is grown.

‡ Not more than one-half the product of Arkansas is marketed.

§ New Hampshire and Florida are introduced into this table as indicating extremes of price for the one and of yield per acre for the other. The results of tobacco culture in these two States afford a curious study.

SILK MANUFACTURE DURING THE YEAR ENDING JUNE 30, 1881.

STATE.	No. of Factories.	Capital invested in the business.	No. of Looms.	Greatest number of hands employed.	Total amount paid in Wages.	Value of Materials and Supplies.	Value of Manufactured Products.	Silk Products.	Net value of Finished Goods.
California	5	$164,300	24	185	$41,400	$80,995	$159,175	$28,470	$130,705
Connecticut	28	4,436,500	615	3,766	1,020,530	3,311,205	5,881,000	442,925	5,438,075
Illinois	5	82,000	64	322	56,330	125,895	286,390	52,000	234,390
Kansas	1	9,500	....	2	250	150	540	.....	540
Maine	1	30,000	....	60	10,190	61,395	81,585	50,485	31,100
Maryland	4	20,900	39	82	11,000	15,760	35,415	.....	35,415
Massachusetts	22	1,306,100	241	2,068	521,720	1,990,515	3,764,260	273,167	3,491,093
Missouri	1	4,000	2	5	750	630	2,500	.....	2,500
New Hampshire	1	8,000	....	13	2,500	11,625	15,000	6,300	8,700
New Jersey	108	6,952,325	4,531	13,932	4,047,745	9,692,135	17,122,230	4,271,185	12,851,045
New York	150	4,471,775	2,101	10,484	2,697,025	5,221,805	10,070,140	801,615	9,268,525
Ohio	6	24,700	19	142	12,550	19,495	53,110	.....	53,110
Pennsylvania	49	1,379,900	831	3,360	678,120	1,830,985	3,491,840	638,675	2,853,165
Rhode Island	1	7,500	....	15	1,600	7,500	10,000	.....	10,000
Vermont	1	2,000	....	4	125	1,210	2,100	.....	2,100
Total	383	$18,899,500	8,467	34,440	$9,107,835	$22,371,300	$40,975,285	$6,564,822	$34,410,463

FISHERIES OF THE GREAT LAKES.—STATISTICS OF 1879.—FISHERMEN, APPARATUS AND CAPITAL.

STATES.	Fishermen	Apparatus and Accessories.	Steam Tugs.		Vessels and Boats.		Total Vessels, Boats and Steam Tugs.		Pounds.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
Minnesota	35	$10,160	1	$5,000	10	$900	11	$5,900	2	$700
Wisconsin	800	222,840	12	26,900	318	24,775	330	51,675	290	89,675
Michigan	1,781	442,665	24	45,400	466	63,445	490	108,845	375	134,775
Illinois	300	83,400	1	3,000	103	7,500	104	10,500	14	9,800
Indiana	52	29,360	1	2,500	15	1,650	16	4,150	27	14,850
Ohio	1,046	473,800	9	38,400	487	29,830	496	68,230	758	233,600
Pennsylvania	114	24,700	....	.....	37	3,700	37	3,700	....	.....
New York	922	59,050	1	3,600	171	10,000	172	13,600	34	14,000
Total	5,050	$1,345,975	49	$124,800	1,607	$141,800	1,656	$266,600	1,500	$497,400

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LAKES.										
Superior	414	81,380	4	9,400	151	16,750	155	26,150	43	14,950
Michigan *b*	1,578	551,135	30	63,400	612	62,495	642	125,895	476	185,425
Huron and St. Clair *c*	976	155,910	5	10,000	149	19,025	154	29,025	189	49,425
Erie	1,470	503,500	9	38,400	529	34,030	538	72,430	758	233,600
Ontario	612	54,050	1	3,600	166	9,500	167	13,100	34	14,000
Total	5,050	$1,345 975	49	$124,800	1,607	$141,800	1,656	$266,600	1,500	$497,400

a Includes 21 schooners and sloops, with an aggregate value of about $16,500.

b Includes the fisheries of Mackinac.

c Includes the fisheries of Detroit and St. Clair Rivers, and of the small portion of Michigan bordering on Lake Erie.

VALUE OF NETS, SEINES, ETC.

STATES.	Gill-nets.		Seines.		Fykes and Minor Apparatus.	Pile-drivers.		Store-houses, Wharves, etc.
	No.	Value.	No.	Value.	Value.	No.	Value.	Value.
Minnesota	480	$2,880	4	$180	.....	....	.....	$500
Wisconsin	10,959	49,920	28	2,300	$540	134	$2,640	26,000
Michigan	20,330	113,900	94	14,280	5,715	74	4,250	60,900
Illinois	300	1,500	....	.....	600	....	.....	61,000
Indiana	700	3,500	....	.....	300	12	2,560	5,000
Ohio	500	2,500	13	1 600	6,645	53	10,450	151,775
Pennsylvania	4,625	18,500	....	.....	.....	....	.....	2,500
New York	6,650	22,500	9	1,950	1,500	....	.....	5,550
Total	44,544	$214,200	148	$20,400	$15,300	273	$18,900	$313,175
LAKES.								
Superior	4,630	25,280	32	2,010	200	6	90	12,700
Michigan *b*	24,599	124,740	19	2,040	1,455	194	7,480	104,100
Huron and St. Clair *c*	3,540	21,680	75	12,800	5,500	20	880	36,600
Erie	5,775	22,500	13	1,600	8,145	53	10,450	154,775
Ontario	6,000	20,000	9	1,950	.....	....	.....	5,000
Total	44,544	$214,200	148	$20,400	$15,300	273	$18,900	$313,175

b Includes the fisheries of Mackinac.

c Includes the fisheries of Detroit and St. Clair Rivers, and of the small portion of Michigan bordering on the Lakes.

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PACIFIC COAST FISHERIES.

VALUE OF THE PRODUCTS OF THE SEA BORDERING ON THE PACIFIC COAST FOR 1879.

	CALIFORNIA.	OREGON.	WASHINGTON TERRITORY.	ALASKA.	TOTALS.
FRESH FISH *a*:					
Pounds	24,577,920	40,110,000	5,707,000	107,654,000	178,048,920
Value	$749,626	$2,776,724	$109,960	$538,000	$3,649,310
CRABS, SHRIMPS, &C.:					
Pounds	2,500,000	.....	.....	.....	2,500,000
Value	$66,358	.....	.....	.....	$66,358
OYSTERS, MUSSELS, ABALONES, &C.:					
Bushels	125,000	.....	.....	.....	125,000
Value	$703,250	.....	.....	.....	$703,250
WHALE OIL:					
Gallons	153,685	.....	.....	5,000	158,685
Value	$79,650	.....	.....	$500	$80,150
FISH OIL, (Seal &c.):					
Gallons	6,400	18,000	24,200	120,000	168,600
Value	$2,000	$4,300	$5,000	$12,000	$23,300
WHALEBONE:					
Pounds	61,000	.....	.....	.....	61,000
Value	$122,000	.....	.....	.....	$122,000
SEAL-FLESH:					
Pounds	.....	.....	.....	1,000,000	1,000,000
Value	.....	.....	.....	$10,000	$10,000
SEAL-SKINS:					
Number	2,000	.....	6,268	147,450	155,718
Value	$10,000	.....	$56,412	$1,474,500	$1,540,912
SEA-OTTER SKINS:					
Number	75	.....	.....	3,500	3,575
Value	$3,750	.....	.....	$175,000	$178,750
EGGS OF SEA BIRDS:					
Number	120,000	.....	.....	.....	120,000
Value	$1,500	.....	.....	.....	$1,500
SEAWEED:					
Pounds	250,000	.....	.....	.....	250,000
Value	$200	.....	.....	.....	$200
SALT:					
Pounds	60,400,000	.....	.....	.....	60,400,000
Value	$302,000	.....	.....	.....	$302,000

a Dried and smoked Fish reduced to pounds fresh.

NOTE.—The total value of products was $7,202,730; enhancement of value of 43,379,542 pounds of salmon in process of canning, $2,345,547; making a total value for the Pacific coast of $9,548,277.

FISHERIES OF THE PACIFIC STATES FOR THE YEAR 1880.

PERSONS EMPLOYED.		BOATS, VESSELS, APPARATUS, AND BUILDINGS.				TOTAL CAPITAL.
Fishermen.	Shoremen and Factory Hands.	No. of Boats and Vessels.	Value of same.	Value of Fishing Apparatus.	Value of Buildings and Apparatus of Manufacture.	
11,555	5,190	5,600	$583,145	$455,238	$960,000	$2,748,383

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THE SALMON FISHERIES AND CANNERIES.

Fishermen.	Boats.		Nets.	Value of Boats and Apparatus.	Amount of Catch.		Amount Salted.		
No.	No.	Value.	Value.		Number of Fish.	Weight in Pounds.	Pounds Fresh.	Pounds Salted.	Value.
3,370	1,715	$71,800	$71,800	$142,900	2,755,000	51,862,000	1,585,500	1,246,000	$22,600

Amount Smoked.		Sold Fresh to San Francisco.		Consumed Locally or Unaccounted for.		Sold to Canneries.			Total to Fishermen.
Pounds Fresh.	Value.	Pounds.	Value.	Pounds.	Value.	Number of Fish.	Pounds.	Value.	Amount.
20,000	$5,000	2,000,000	$60,000	4,696,958	$46,969	2,152,509	43,379,542	$909,818	$1,044,387

Canneries.		Product of the Canneries.			Enhancement of value of Salmon in process of Canning.	Factory Hands.	Persons Empl'd.	Capital.	Value of Product.
No.	Capital.	Cases.	Pounds in 1-lb. Cans.	Value.		Average Number.	Total.	Total.	Total.
45	$1,239,000	655,274	31,453,152	$3,255,365	$2,345,547	4,940	8,310	$1,381,200	$3,389,934

QUANTITIES AND VALUES OF FISH PRODUCTS.

STATES.	Total Value.	Fresh Fish.		Salt Fish.		Frozen Fish.	
		Pounds.	Value.	Pounds.	Value.	Pounds.	Value.
Minnesota	$5,200	176,000	$5,200	.....	.....	.....	.....
Wisconsin	253,100	4,789,200	145,070	4,684,140	$101,675	.....	.....
Michigan	716,170	15,896,900	466,480	5,349,400	173,725	1,265,000	$69,360
Illinois	60,100	802,500	15,400	22,500	850	.....	.....
Indiana	32,740	913,000	26,000	25,000	930	.....	.....
Ohio	518,420	15,616,670	262,450	6,702,500	125,140	1,326,650	47,240
Pennsylvania	43,450	1,158,000	39,100	10,000	350	80,000	4,000
New York	154,870	3,770,000	143,250	.....	.....	150,000	5,000
Total	$1,784,050	43,122,270	$1,102,950	16,793,540	$402,670	2,821,650	$126,100
LAKES.							
Superior	105,535	1,494,500	47,780	1,549,500	57,755	.....	.....
Michigan *a*	612,410	10,728,250	343,070	7,730,740	203,425	100,000	6,000
Huron & St. Clair *b*	349,365	10,354,850	267,300	800,800	16,009	1,650,000	63,300
Erie	578,690	17,054,670	312,250	6,712,500	125,400	1,406,650	51,240
Ontario	138,050	3,490,000	132,650	.....	.....	150,000	5,500
Total	$1,784,050	43,122,270	$1,102,950	16,793,540	$402,670	2,821,650	$126,100

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a Includes the fisheries of Mackinac.

b Includes the fisheries of Detroit and St. Clair rivers, and of the small portion of Michigan bordering on Lake Erie

QUANTITIES AND VALUES OF FISH PRODUCTS.—*Continued.*

STATES.	Smoked Fish.		Caviare.		Isinglass.		Oil.	
	Pounds.	Value.	Pounds.	Value.	Pounds.	Value.	Gallons.	Value.
Minnesota	.....	.....	.....	.....	.....	.....	.....	.....
Wisconsin	43,590	3,480	11,250	$2,810	65	$65	.....	.....
Michigan	.....	.....	38,250	5,625	500	700	800	$280
Illinois	*a* 675,000	43,850	.....	.....	.....	.....	.....	.....
Indiana	70,000	5,600	2,080	210	.....	.....	.....	.....
Ohio	873,180	51,640	172,580	24,950	3,344	5,000	4,880	2,000
Pennsylvania	.....	.....	.....	.....	.....	.....	.....	.....
New York	60,000	5,400	6,400	720	.....	.....	.....	.....
Total	1,721,770	$109,970	$230,160	34,315	3,909	$5,765	5,680	$2,280
LAKES.								
Superior	.....	.....	.....	.....	.....	.....	.....	.....
Michigan *b*	788,590	52 930	31,330	6,620	265	265	200	100
Huron & St. Clair *c*	.....	.....	20,250	2,025	300	500	600	180
Erie	933,180	57,040	178,580	25,670	3,344	5,000	4,880	2,000
Ontario	.....	.....	.....	.....	.....	.....	.....	.....
Total	1,721,770	$109,970	230,360	$34,315	3,909	$5,765	5,680	$2,280

a Not all from Illinois fisheries.
b Includes the fisheries of Mackinac.
c Includes the fisheries of Detroit and St. Clair rivers, and of the small portion of Michigan bordering on Lake Erie.

THE RICE CROP OF 1880.

States.	Acres.	Pounds.	Average yield per acre (pounds)	States.	Acres.	Pounds.	Average yield per acre (pounds)
Alabama	1,579	810,889	514	North Carolina	10,846	5,609,191	517
Florida	2,551	1,294,677	508	South Carolina	78,388	52,077,515	664
Georgia	34,973	25,369,687	725	Texas	355	62,152	186
Louisiana	42,000	23,188,311	552	Total	174,173	110,131,373	632
Mississippi	3,501	1,718,951	491				

THE SUGAR CROP OF 1879.

States.	Acres.	Sugar (hhds.)	Molasses (gallons.)	States.	Acres.	Sugar (hhds.)	Molasses (gallons.)
Alabama	6,627	94	795,199	Mississippi	4,555	18	536,624
Florida	7,938	1,273	1,029,868	South Carolina	1,787	229	138,944
Georgia	15,053	601	1,565,784	Texas	10,224	4,951	810,605
Louisiana	181,592	171,706	11,696,248	Total	227,776	178,872	16,573,273

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COMPARATIVE STATEMENT OF THE SALT INDUSTRY.

STATES.	Number of Establishments.		Capital Employed.		Wages Paid.	
	1880.	1870.	1880.	1870.	1880.	1870.
California	25	8	$365,650	$66,500	$49,120	$13,400
Kentucky	3	4	20,500	16,500	8,750	10,070
Massachusetts	6	9	9,000	27,300	1,030	1,875
Michigan	86	65	2,147,209	1,717,500	540,902	331,239
New York	69	93	2,286,081	1,584,211	274,087	204,226
Ohio	25	40	843,600	1,085,904	105,261	161,420
Pennsylvania	16	27	234,500	171,700	52,047	57,980
Utah	10	1	13,400	650	20,932	300
Virginia and West Virginia	11	20	1,909,500	1,631,300	174,446	290,800
Other States	13	15	407,300	260,050	29,538	75,600
Total	264	282	$8,225,740	$6,561,615	$1,256,113	$1,146,901

STATES.	Total Value of all Materials Used.		Bushels of Salt Produced.		Total Value of Salt Produced.	
	1880.	1870.	1880.	1870.	1880.	1870.
California	$18,495	.....	$884,443	$174,855	$121,950	$48,150
Kentucky	9,008	$5,520	83,000	64,000	21,950	20,920
Massachusetts	20	250	9,975	22,846	3,950	11,550
Michigan	1,009,723	410,561	12,425,885	3,981,316	2,271,913	1,176,811
New York	507,020	494,854	8,748,203	†4,977,720	1,106,740	925,709
Ohio	202,543	325,922	2,650,301	2,898,649	363,791	773,492
Pennsylvania	74,074	83,203	851,450	579,970	177,415	187,312
Utah	4,000	240	483,800	1,950	66,180	780
Virginia & W. Virginia	231,113	385,255	3,105,333	4,635,813	508,047	1,508,855
Other States	15,445	27,865	557,908	268,986	181,700	164,650
Total	$2,071,424	$1,760,670	$29,800,298	$17,606,105	$4,817,636	$4,818,229

† These figures are evidently incorrect, as the New York State Salt Inspector reported 8,662,237 bushels in 1869, and 8,748,115 bushels in 1870.

STATES.	Amount Produced.				
	By Solar Evaporation.			By Artificial Heat from Subterranean Brines.	
	From Sea or Bay Water.	From Inland Lakes or Natural Depositories.	From Subterranean Brines.	By Kettle or Pan Process.	By Steam Evaporation Process.
	Bushels.	*Bushels.*	*Bushels.*	*Bushels.*	*Bushels.*
California	878,093	6,350	.....	.....	.....
Florida	900	.....	.....	.....	.....
Kansas	.....	12,000	.....	.....	.....
Kentucky	.....	.....	.....	50,000	33,000
Louisiana	.....	312,000	.....	.....	.....
Massachusetts	9,975	.....	.....	.....	.....
Michigan	.....	.....	153,500	*184,270 †1,910,610	10,177,505
Nevada	.....	114,908	67,500	.....	.....
New York	.....	.....	2,777,000	5,971,203	.....
Ohio	.....	.....	.....	276,343	2,373,958
Pennsylvania	.....	.....	.....	.....	851,450
Texas	.....	16,600	.....	34,000	.....
Utah	.....	482,300	.....	1,500	.....
Virginia	.....	.....	.....	425,895	.....
West Virginia	.....	.....	.....	.....	2,679,438
The United States	886,968	944,158	2,998,000	8,853,821	16,115,351

* Kettle. † Pan.

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THE PORK PACKING INDUSTRY.

WINTER PACKING FOR FORTY YEARS.

Total number of hogs packed in the West during the winter season, with the average cost of hogs per 100 pounds, dressed and gross, according to "Cincinnati Price Current" special reports since 1849, and information from other sources for previous years:

SEASONS.	Number Packed.	Cost, Net.	Cost, Gross.	SEASONS.	Number Packed.	Cost, Net.	Cost, Gross.
1881–82	5,747,760	$7.58	$6.06	1861–62	2,893,666	$3.03	$2.42
1880–81	6,919,456	5.80	4.64	1860–61	2,155,702	5.67	4.57
1879–80	6,950,451	5.22	4.18	1859–60	2,350,822	5.91	4.73
1878–79	7,480,648	3.56	2.85	1858–59	2,465,552	6.28	5.02
1877–78	6,505,446	4.99	3.99	1857–58	2,210,778	4.86	3.89
1876–77	5,101,308	7.18	5.74	1856–57	1,818,468	5.94	4.75
1875–76	4,880,135	8.82	7.05	1855–56	2,489,502	5.75	4.60
1874–75	5,566,226	8.33	6.66	1854–55	2,124,404	4.21	3.37
1873–74	5,466,200	5.43	4.34	1853–54	2,534,770	4.19	3.35
1872–73	5,410,314	4.66	3.73	1852–53	2,201,110	6.01	4.81
1871–72	4,831,558	5.15	4.12	1851–52	1,182,846	4.45	3.56
1870–71	3,695,251	6.58	5.26	1850–51	1,332,867	3.75	3.00
1869–70	2,635,312	11.53	9.22	1849–50	1,652,220	2.66	2.13
1868–69	2,499,873	10.22	8.18	1848–49	1,560,000	4.70	3.75
1867–68	2,781,084	7.95	6.36	1847–48	1,710,000	3.25	2.60
1866–67	2,490,791	7.22	5.78	1846–47	800,000	3.55	2.85
1865–66	1,785,955	11.67	9.34	1845–46	909,000	4.85	3.90
1864–65	2,422,779	14.32	11.46	1844–45	790,000	3.30	2.65
1863–64	3,261,105	6.70	5.36	1843–44	1,245,000	....	....
1862–63	4,069,520	4.20	3.36	1842–43	675,000	....	....

WINTER PACKING AT SIX LARGE CITIES, 1850-1882.

Number of hogs packed at Chicago, Cincinnati, St. Louis, Milwaukee, Louisville and Indianapolis, during thirty-three winter seasons:

SEASON.	Chicago.	Cincinnati.	St. Louis.	Milwaukee.	Louisville.	Indianapolis.
1882	2,368,100	384,878	316,379	323,619	131,007	249,178
1881	2,781,064	522,425	474,159	325,729	231,269	388,763
1880	2,525,219	534,559	577,793	340,783	231,259	364,021
1879	2,943,115	623,584	629,261	444,221	187,506	472,555
1878	2,501,285	632,302	509,540	371,982	279,414	270,150
1877	1,618,084	523,576	414,747	225,598	214,862	294,198
1876	1,592,065	563,359	329,895	181,972	223,147	323,184
1875	1,690,348	560,164	462,246	236,596	273,118	278,339
1874	1,520,024	581,253	463,793	204,054	226,947	295,766
1873	1,425,079	626,305	538,000	303,500	302,246	196,317
1872	1,218,858	630,301	419,032	315,000	309,512	172,100
1871	918,087	500,066	305,600	241,000	242,135	105,000
1870	688,140	337,330	241,316	172,626	182,000	55,474
1869	597,954	356,555	224,341	129,094	167,209	56,466
1868	796,226	366,831	237,323	159,463	140,980	52,645
1867	639,332	462,610	176,800	133,370	157,071	53,739
1866	507,355	354,079	116,760	87,853	90,519	36,000
1865	760,514	350,609	185,894	107,130	92,409	55,888
1864	904,659	370,623	250,099	141,091	103,267	66,400
1863	970,264	608,457	175,000	182,465	116,000	77,000
1862	505,691	474,467	83,093	94,761	91,335	42,100
1861	271,805	433,799	79,800	51,000	198,751	38,781
1860	151,339	434,499	70,346	52,000	251,870	32,276
1859	171,684	382,826	57,500	32,000	288,590	33,217
1858	99,262	446,677	98,000	16,000	253,803	40,480
1857	74,000	344,512	71,531	15,000	245,830	27,160
1856	80,380	405,396	93,700	34,000	332,733	65,030
1855	73,694	355,786	89,830	34,000	283,788	34,476
1854	52,849	421,000	90,000	43,000	407,033	44,900
1853	44,156	361,000	60,000	No rep.	301,000	27,000
1852	22,036	352,000	47,168	No rep.	193,000	29,000
1851	20,000	334,000	82,274	No rep.	196,000	18,000
1850	.....	393,000	124,000	No rep.	184,000	14,000

AT KANSAS CITY FOR SIX SEASONS:

1881–82	345,817	1878–79	224,000
1880–81	339,678	1877–78	188,344
1879–80	195,600	1876–77	116,038

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WORLD'S SWINE SUPPLY.

The following is the reported number of swine in the various countries mentioned, having 100,000 or more, in 1880:

United State	34,034,000
Russia	10,332,000
Germany	7,324,000
Austro-Hungary	6,995,000
France	5,801,000
Spain	4,352,000
United Kingdom	2,863,000
Switzerland	2,000,000
Italy	1,564,000
B. N. A. Provinces	1,419,000
Roumania	837,000
Portugal	717,000
Belgium	602 000
Australi	567,000
Denmark	504,000
Sweden	426,000
Holland	352,000
Argentine Republi	342,000
New Zealand	207,000
Greece	180,000
Cape Good Hope	132,000
Norway	101,000
Total	81,651,000

Other countries reported a total of 161,000, making an aggregate of 81,812,000. The aggregate number of other live stock in the same year is reported as follows: Sheep, 382,763,000; cattle, 157,588,000; horses, 47,181,000.

PACKING IN THE WEST.

The packing in the West during 1881–82 compares with the previous year as follows:

WINTER SEASON.

November 1 to March 1.	1881–82.	1880–81.
No. of hogs packed	5,747,760	6,919 456
Decrease, head	1,171,696	.....
Average net weight, lbs.	210,16	207.71
Increase, lbs	2.45	.....
Aggregate net weight, lbs	1,207,935,077	1437 252.661
Increase, lbs	229,317,584	.....
Average yield of lard, lbs	36.44	35.65
Increase, lbs	.79	.....
Aggregate pounds of lard	209,472,775	246,677.145
Decrease	37,204,370	.....
Tierces of lard, 330 lbs ea	634,766	747,506
Decrease, tierces	112,740	.....
Av. cost of hogs 100lbs net	$7.58	$5 80
Increase	$1.78	.....
Aggregate cost of hogs.	$91,583,827	$83,331,087
Increase	$8,252,740	.....
Mess pork made, bbls.	500,015	359,691
Increase, barrels	140,324	.....
Other kinds of pork, bbls	106,844	91,806
Increase, barrels	15,038	.....
Total, all kinds pork, bbls	606,859	451,497
Increase, barrels	155,362	.....
No. packed at 7 lead. cities	4,118,978	5,047,488
Decrease	928,510	.....

PACKING IN THE WEST.—*Cont'd.*

November 1 to March 1.	1881–82.	1880–81.
No. packed at int. points	1,628,782	1,871,968
Decrease	243,186	.....
Av. net weight, 7 cities	211 86	208.30
Increase	3.56	.....
Net weight at int. points	205.85	206.13
Decrease	.27	.....
Av. yield of lard, 7 cities.	37.44	36 44
Increase	1.00	.....
Av. yield of lard, interior	33.93	33 53
Increase	.40	.....

The total number of hogs packed is equivalent to 5,815,488 of the average weight of the winter of 1880-81, making a reduction equal to 1,103,968 hogs, or 15.95 per cent.

SUMMER SEASON.

March 1 to November 1.	1881.	1880.
No. of hogs packed	4,803,689	5,323,898
Decrease, head	520,209	.....
Average net weight	185 22	184 66
Increase, lbs	.56	.....
Aggregate net weight, lbs	889 744,080	983,109,336
Decrease, lbs	93,365,256	.....
Average yield of lard, lbs	32.12	30 65
Increase, lbs	1.47	.....
Aggregate pounds of lard	154,299,294	163,197,754
Decrease	8,898,460	.....

TOTAL FOR TWELVE MONTHS.

Year ending March 1.	1881–82.	1880–81.
No. of hogs packed	10,551,449	12,243,354
Decrease	1,691,905	.....
Aggregate net weight	2 097,679,157	2420 361,997
Decrease	322,682,840	.....
Aggregate pounds of lard	363,772,069	409,874,899
Decrease	46,102 830	.....
Tierces of lard, 330 lbs ea	1,102,340	1,242,045
Decrease	139,705	.....

BARRELED PORK.

The returns of barreled pork made during the winter season show the following:

	1881–82.	1880–81.	Increase.	Decrease.
Mess pork, bbls.	500,015	359,691	140,324	.....
Prime mess	45,101	42,084	3,017	.....
Extra prime	24,021	10,809	13,212	.....
Clear	10,716	8,170	2,546	.....
Rump	1,964	3 127	.....	1,163
Other kinds	25,042	27,616	.....	2,574
Total	606,859	451,497	.....	.....
Net increase	.....	.....	155,362	.....

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BARRELED PORK.—*Continued.*

The returns of barreled pork made at the six large cities and at all other places show the following comparison for the winter season :

1881-82.	Six Cities.	Other Places.	Total.
Mess pork, bbls.....	418,143	81,872	500,015
Prime mess.....	23,709	21,392	45,101
Extra prime.....	20,339	3,682	24,021
Clear.....	1,376	9,340	10 716
Rump.....	769	1,195	1,964
Other kinds.....	10,275	14,767	25 042
Total, 1881-81.....	474.611	132,248	606,859
Total, 1880-81.....	341,635	109,862	451,497
Total, 1879-80.....	452,581	174,221	626,802
Total, 1878-79.....	369,852	153,717	523,569
Total, 1877-78.....	523,449	199,919	723,368
Total, 1876-77.....	442,210	195,057	637,267
Total, 1875-76.....	363,555	146,055	509,610
Total, 1874-75.....	411,747	157,721	569,468

WINTER HOG PRODUCT.

By taking the aggregate net weight of hogs packed, allowing forty per cent for sides, sixteen per cent for shoulders and fourteen per cent for hams, and allowing for the amount of sides and shoulders made into barreled pork, as indicated by the returns of the different kinds of barreled pork made, the following comparisons are arrived at, for the winter packing in the West :

	1881-82.	1880-81.
Green sides, total lbs ...	483,174,031	574.901,064
Decrease.....	91,727,033	.....
Green shoulders, lbs....	193,269,612	229,960,426
Decrease.....	36,696,814	.....
Green hams, lbs.....	169,110,911	201,215.372
Decrease.....	32,104,461	.....
Total green meat, lbs...	845,554,554	1,006,076,862
Decrease.....	160,522,308	.....
Sides put into bbls., lbs.	106,905,635	80,153,580
Increase.....	32,510,625	.....
Shoulders put in bbls lbs.	8,397,575	5,630,850
Increase.....	2,766,725	.....
Total sides and shoulders barreled, lbs.....	115,303,210	85,784,430
Increase.....	29,518,780	.....
Sides not barreled, lbs..	377,268,396	494,747,484
Decrease.....	118,479,088	.....
Should's not barreled, lbs	184,872,087	224,329 576
Decrease.....	39,457,539	.....
Total sides and shoulders not barreled, lbs.....	561,140,433	719,077,060
Decrease.....	157,936 627	.....
Total sides, shoulders and hams, not barreled, lbs	730,251,344	920,292,432
Decrease.....	190,041,088	.....
Lard made, lbs.....	209,472,770	246,677,145
Decrease.....	37,204,370	.....
Tierces of lard, 330 lbs. each.....	634,766	747,506
Decrease,.....	112,740	.....

The actual production of sides is probably about two per cent more than the above approximation, and of shoulders less.

PRODUCTION OF THE PRECIOUS METALS.

The annual circular issued by Wells, Fargo & Co., January 1, 1882, presents a statement of precious metals produced in the States and Territories west of the Missouri River, including British Columbia (and receipts in San Francisco by express from the west coast of Mexico), during 1881, which shows aggregate product as follows: Gold, $31,869,686 ; silver, $45,077,829 ; lead, $6,361,902 ; copper, $1,195,000. Total gross result, $84,504,417.

California shows a decrease in gold of $579,069, and an increase in silver of $323,582. Nevada shows a total falling off of $3,184,057 ; the yield from the Comstock being only $1,726.162, as against $4,312,592 in 1880—a decrease of $3,586,430. The product of Eureka District is $4,127,265, as against $4,639,025 in 1880—a decrease of $511,760. Utah shows an increase of $860,335. Colorado shows an increase of $1,672,171 ; and Arizona, $3,726,295

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PRODUCTION OF PRECIOUS METALS.—*Continued.*

over our report of last year. Statement of the amount of precious metals produced in the States and Territories west of the Missouri River, during the year 1881:

STATES AND TERRITORIES.	Gold Dust and Bullion by Express.	Gold Dust and Bullion by other Conveyances	Silver Bullion by Express.	Ores and Base Bullion by Freight.	Total.
California	$16,349,216	$817,460	$548,582	$305,421	$18,020,679
Nevada	95,492	.....	7,855,574	3,896,498	11,847,564
Oregon	560,931	580,000	48,684	.....	1,189,615
Washington	67,309	33,654	.....	.....	100,963
Alaska	.....	13,000	.....	.....	13,000
Idaho	1,046.548	410,000	370,540	1,007,386	2,834,474
Montana	1,136,290	227,258	2,305,723	689,800	4,359,071
Utah	99,959	10,336	3,563,610	3,637,383	7,311,288
Colorado	1,907,160	.....	2,820,000	18,230,000	22,957,160
New Mexico	32,944	.....	77,000	705,000	814,944
Dakota	3,225,950	325,000	.....	.....	3,550,950
Arizona	396,697	132,232	6,278,895	1,390,942	8,198,766
Mexico (West Coast)	343,127	.....	1,699,216	391,000	2,433,343
British Columbia	757,600	115,000	.....	.....	872,600
Total	$26,019,223	$2,663,940	$25,567,824	$30,253,430	$84,504,417

The bullion from the Comstock contained 47.54 per cent gold, and 52.46 per cent silver. Of the so-called base bullion from Nevada, 44.70 per cent was gold; and of the whole product of the State, 26.33 was gold.

The gross yield for 1881, shown above, segregated, is approximately as follows:

Gold	37.71 per cent.	$31,869,686
Silver	53.35 "	45,077,829
Lead	7 53 "	6,361,902
Copper	1.41 "	1,195,000
		$84,504,417

PRODUCTION OF GOLD AND SILVER.

[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1882.]

The estimated production of each State and Territory for the fiscal years 1880 and 1881 are as follows:

STATE OR TERRITORY.	FISCAL YEAR 1880.			FISCAL YEAR 1881.		
	Gold.	Silver.	Total.	Gold.	Silver.	Total.
Alaska	$6,000	.....	$6,000	$7,000	.....	$7,000
Arizona	400,000	$2,000,000	$2,400,000	770,000	$7,800,000	8,570,000
California	17,500,000	1,100,000	18,600,000	19,000,000	870,000	19,870,000
Colorado	3,200,000	17,000,000	20,200,000	3,400,000	15,000,000	18,400,000
Dakota	3,600,000	70,000	3,670,000	4,500,000	60,000	4,560,000
Georgia	120,000	.....	120,000	150,000	.....	150,000
Idaho	1,980,000	450,000	2 430,000	1,930,000	1,100 000	3,030,000
Montana	2,400,000	2,500,000	4,900,000	2.500,000	2.300 000	4,800,000
Nevada	4,800,000	10.900,000	15,700,000	2,700,000	8,860,000	11,560,000
New Mexico	130,000	425,000	555,000	120.000	270,000	390,000
North Carolina	95,000	.....	95,000	75,000	.....	75,000
Oregon	1,090,000	15,000	1,105,000	1,000,000	80,000	1,080,000
South Carolina	15,000	.....	15,000	18,000	.....	18,000
Tennessee	.....	.....	.....	2,000	.....	2,000
Utah	210,000	4,740,000	4,950,000	200,000	5,710,000	5,910,000
Virginia	10,000	.....	10,000	11,000	.....	11,000
Washington	410,000	.....	410,000	100,000	.....	100,000
Wyoming	20,000	.....	20,000	7,000	.....	7,000
Other	14,000	.....	14.000	10,000	50,000	60,000
Total	$36,000,000	$39,200,000	$75,200,000	$36,500,000	$42,100,000	$78,600,000

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CONSUMPTION OF GOLD AND SILVER.

The character of the gold and silver used in manufactures was reported at—

MATERIALS USED.	Gold.	Silver.	Total.
United States coins	$3,315,882	$72,190	$3,388,072
Fine bars used	6,171,317	3,127,432	9,298,749
Foreign coin, jewelry, plate, etc	599,524	188,799	788,323
Total	$10,086,723	$3,388,421	$13,475,144

From the information obtained it appears that 1143 persons or firms use in the manufacture or repair of instruments, chemicals, leaf and foil, pens, plates, spectacles, watch cases, watches and jewelry, over ten millions of dollars gold and over three millions of dollars silver, a total of thirteen millions of dollars, of which three and a quarter million is gold coin and seventy thousand dollars silver coin of the United States.

The usual report was obtained from the New York Assay Office, which gives a full statement of the amount and character of the gold and silver supplied to manufacturers by that office:

BARS FURNISHED TO MANUFACTURERS.	Gold.	Silver.	Total.
Of foreign coin	$167,368	$120,791	$288,159
Of foreign bullion	1,380,416	250,207	1,630,623
Of domestic bullion	3,653,136	4,579,994	8,233,130
Of plate, etc	522,918	177,940	700,858
Total	$5,723,838	$5,128,932	$10,852,770

IMPORTS AND EXPORTS OF GOLD AND SILVER.

[REPORT BY CHIEF OF BUREAU OF STATISTICS.]

IMPORTS.

PORTS.	Gold.			Silver.				Total.
	Bullion.	Coin.		Bullion.	Coin.			
		American.	Foreign.		American.		Foreign.	
					Trade Dollars.	Other.		
NEW YORK.								
July, 1880	$25,680	$49,603	$82,370	$312	$27	$213,067	$181,213	$552,272
August, 1880	542,294	159,833	8,300,631	3,239	....	125,096	341,432	9,472,525
September, 1880	2,690,854	88,100	15,853,819	1,373	....	96,699	119,175	18,850,020
October, 1880	194,160	1,716,887	14,038,372	.....	12,316	97,524	189,276	16,248,535
November, 1840	2,649,231	2,482,195	3,273,882	2,500	6,689	96,946	737,234	9,248,677
December, 1880	8,409,791	804,586	6,358,126	42	22,299	77,181	530,422	16,202,447
January, 1881	3,527,662	58,787	925,346	384	19,466	71,078	120 704	4,723,427
February, 1881	94,534	54,662	82,336	1,404	....	87,642	269,037	589,615
March, 1881	5,495,004	37,953	1,462,697	.....	....	157,226	155,108	7,307,988
April, 1881	6,197,766	271,642	8,662,389	2,946	....	101,707	147,288	15,383,738
May, 1881	15,731	55,336	1,142,558	.....	...	105,900	90,048	1,409,573
June, 1881	9,128	44,086	27,419	.....	....	105,522	127,941	314,090
Total	$29,851,835	$5,823,670	$60,209,945	$12,200	$60,797	$1,335,588	$3,008,878	$100,302 913

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IMPORTS AND EXPORTS OF GOLD AND SILVER.—*Continued.*

IMPORTS.

PORTS.	Gold. Bullion.	Gold. Coin. American.	Gold. Coin. Foreign.	Silver. Bullion.	Silver. Coin. American. Trade Dollars.	Silver. Coin. American. Other.	Silver. Coin. Foreign.	Total.
SAN FRANCISCO.								
July, 1880	$14,219	$47,017	.....	$67,905	....	6.755	143,551	$279,447
August, 1880	113,439	3,672	.....	60,175	....	11,954	89,076	278,316
September, 1880	127.719	6,205	.....	270,516	16,000	13,351	138,583	572,374
October, 1880	126,784	17,892	139,961	252,946	13,600	32,175	343,065	926,423
November, 1880	491,108	.....	174,241	.....	....	12.745	123,700	801,794
December, 1880	43,875	4 147	112,248	140,282	....	26,050	147,765	474,367
January, 1881	30,414	3,490	186,435	209,192	1,000	39 295	336,506	806,332
February, 1881	49,913	15,591	58,000	201,192	....	74,252	247,384	646,332
March, 1881	16,764	.....	53,257	165,452	....	10 493	188,389	434,355
April, 1881	.....	.....	150,495	193,630	1,000	5,071	323,683	673,879
May, 1881	36,779	.....	40,500	164,808	....	6,085	118,318	366,490
June, 1881	63,410	.....	150,755	212,029	....	2.389	35,894	464,477
Total	$1,114,424	$98,014	$1,065,892	$1,938,127	$31,600	$240.615	$2,235 914	$6,724,586
OTHER PORTS.								
July, 1880	$1.233	$1,250	$22.958	$54,097	....	$10,300	$122,553	213,391
August, 1880	3,957	3,063	18,501	20,053	....	14,925	38,398	98,897
September, 1880	4.541	52,240	23,520	41.050	....	6,704	119.444	247,499
October, 1880	2.552	1,310	18,140	13,813	....	10,391	154,900	201,106
November, 1880	2,758	471,542	10,434	4,535	....	11,466	50.567	551,302
December, 1880	1,187	725,326	46,740	74,826	....	39,109	222.701	1,109,889
January, 1881	2,297	1,690	3.781	53,723	....	19,445	80,029	160,965
February, 1881	880	215,300	6.262	23,249	....	8,873	44,538	299,102
March, 1881	861	100,210	3,028	23,159	....	10,718	94.533	232,509
April, 1881	.....	65,593	4,095	17,780	....	6,789	54.756	149,013
May, 1881	11,788	7,406	5,679	22,997	....	30,604	21,881	100,355
June, 1881	606	10,808	15 943	3.863	....	4 526	148,224	183,970
Total	$32,660	$1,655,738	$179,081	$353,145	....	$173,850	$1,153,524	$3,547,998
Total imports	$30,998,919	$7,577,422	$61,454,918	$2,303,472	$92,397	$1,750,053	$6,398,316	$110,575,497

EXPORTS (DOMESTIC.)

PORTS.	Gold. Bullion.	Gold. Coin.	Silver. Bullion.	Silver. Coin. Trade Dollars.	Silver. Coin. Other.	Total.
NEW YORK.						
July, 1880	.....	$5,760	$238,000	.....	$41,227	$284,987
August, 1880	.....	.....	76,000	.....	.....	76,000
September, 1880	.....	4,000	71,000	.....	25.581	100,581
October, 1880	.....	11,100	694,100	.....	2,100	707,300
November, 1880	.....	5,500	460,500	.....	22,500	488,500
December, 1880	.....	61,600	1,232,320	.....	17,700	1,311,620
January, 1881	.....	17,100	855,650	.....	27,500	900,250
February, 1881	.....	190,400	815,400	.....	28,342	1,034,142
March, 1881	.....	139,100	1,001,800	.....	52,085	1,192,985
April, 1881	.....	39,200	1,016,600	.....	3.458	1,059,258
May, 1881	.....	8,900	486,200	.....	500	495,600
June, 1881	$50,000	27,559	918,100	.....	.....	995,659
Total	$50,000	$510,219	$7,865,670	.....	$220,993	$8,646,882

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IMPORTS AND EXPORTS OF GOLD AND SILVER.—*Continued.*

EXPORTS (DOMESTIC.)

PORTS.	Gold.		Silver.			Total.
	Bullion.	Coin.	Bullion.	Coin.		
				Trade Dollars.	Other.	
San Francisco.						
July, 1880	$816	31,942	67,243	.....	.....	100,001
August, 1880	600	50,961	83,416	.....	1,000	135,977
September, 1880	9,170	43,623	75,443	.....	25,000	153,236
October, 1880	7,780	121,291	1,246,557	.....	.....	1,375,628
November, 1880	10,554	164,160	52,347	.....	500	227,561
December, 1880	3,373	82,381	58,960	.....	3,000	147,714
January, 1881	500	4,820	304,855	.....	.....	310,175
February, 1881	300	15,610	377,496	$20	15,000	408,426
March, 1881	.....	21,236	14,800	.....	2,000	38,036
April, 1881	170	39,069	569,530	.....	10,000	618,769
May, 1881	600	35,450	865,300	.....	.....	901,350
June, 1881	20	23,343	270,378	.....	20,000	313,741
Total	$33,883	$633,886	$3,986,325	$20	$76,500	$4,730,614
All Other Ports.						
July, 1880	....	$18,368	.....	.....	$1,722	20,090
August, 1880	.....	15,087	.....	.....	4,258	19,345
September, 1880	.....	2,000	.....	.....	990	2,990
October, 1880	.....	27,700	.....	.....	6,582	34,282
November, 1880	.....	24,500	.....	.....	3,637	28,137
December, 1880	.....	1,500	.....	.....	7,686	9,186
January, 1881	.....	4,135	800	.....	3,817	8,752
February, 1881	.....	569	200	.....	20,363	21,132
March, 1881	.....	.....	.....	.....	134,774	134,774
April, 1881	.....	1,000	.....	.....	12,672	13,672
May, 1881	.....	.....	.....	.....	45,408	45,408
June, 1881	1,060	502,400	.....	.....	8,220	511,680
Total	$1,060	$597,259	$1,000	.....	$250,129	$849,448
Total domestic exports	$84,943	$1,741,364	$11,852,995	$20	$547,622	$14,226,944

EXPORTS (FOREIGN.)

PORTS.	Gold.		Silver.		Total.
	Bullion.	Coin.	Bullion.	Coin.	
New York.					
July, 1880	.....	$5,000	.....	$168,530	$173,530
August, 1880	.....	24,261	.....	299,768	324,019
September, 1880	.....	22,121	.....	121,663	143,784
October, 1880	.....	2,000	.....	485,743	487,743
November, 1880	.....	16,045	.....	177,946	193,991
December, 1880	.....	.....	$55,900	300,442	356,342
January, 1881	.....	3,860	.....	114,499	118,359
February, 1881	.....	64,500	5,400	70,441	140,341
March, 1881	.....	450	.....	103,487	103,937
April, 1881	$2,157	6,997	4,260	134,312	147,726
May, 1881	.....	569,548	.....	104,950	674,498
June, 1881	.....	12,166	.....	30,746	42,902
Total	$2,157	$726,948	$65,560	$2,112,517	$2,907,182

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IMPORTS AND EXPORTS OF GOLD AND SILVER.—*Continued.*

EXPORTS (FOREIGN).

PORTS.	Gold.		Silver.		Total.
	Bullion.	Coin.	Bullion.	Coin.	
San Francisco.					
July, 1880	.....	.....	.....	$135,663	$135,663
August, 1880	.....	.....	.....	56,048	56,048
September, 1880	.....	.....	.....	162,218	162,218
October, 1880	.....	.....	.....	218,973	218,973
November, 1880	.....	.....	.....	288,719	288,719
December, 1880	.....	$9,720	.....	187,967	197,687
January, 1881	.....	.....	.....	70,245	70,245
February, 1881	.....	.....	.....	285,815	285,815
March, 1881	.....	.....	.....	59,514	59,514
April, 1881	.....	.....	.....	282,665	282,665
May, 1881	.....	.....	.....	271 538	271,538
June, 1881	.....	.....	.....	120,713	120,713
Total	.....	$9,720	.....	$2,140,078	$2,149,798
All Other Ports.					
July, 1880	.....	.....	.....	$6,388	$6,388
August, 1880	.....	.....	.....	.....	.....
September, 1880	.....	.....	.....	3,535	3,035
October, 1880	.....	.....	.....	.....	.....
November, 1880	.....	.....	.....	.....	.....
December, 1880	.....	.....	.....	.....	.....
January, 1881	.....	.....	.....	.....	.....
February, 1881	.....	.....	.....	107,968	107,968
March, 1881	.....	.....	.....	.....	.....
April, 1881	.....	.....	.....	.....	.....
May, 1881	.....	.....	.....	5,532	5,532
June, 1881	.....	.....	.....	.....	.....
Total	.....		.....	$122,923	$122,923
Total foreign exports	$2,157	$736,668	$65,560	$4,375,518	$5,179,903

ANNUAL PRODUCTS OF LEAD, COPPER, SILVER AND GOLD.

STATISTICS FOR THE YEARS 1870–1881.

YEAR.	Products as per W. F. & Co.s Statements, including Amounts from British Columbia and West Coast of Mexico	Product after deducting Amounts, from British Columbia and West Coast of Mexico	The Net Product of the States and Territories West of the Missouri River, exclusive of British Columbia and West Coast of Mexico, divided, is as follows:			
			Lead.	Copper.	Silver.	Gold.
1870	$54,000,000	$52,150,000	$1,080,000	.....	$17,320,000	$33,750,000
1871	58,284,000	55,784,000	2,100,000	.....	19,286,000	34,398,000
1872	62,236,959	60,351,824	2,250,000	.....	19,924,429	38,177,395
1873	72,258,693	70,139,860	3,450,000	.....	27,483,302	39,206,558
1874	74,401,045	71,965,610	3,800,000	.....	29,699,122	38,466,488
1875	80,889,057	76,703,433	5,100,000	.....	31,635,239	39,968,194
1876	90,875,173	87,219,859	5,040,000	.....	39,292,924	42,886,935
1877	98,421,754	95,811,582	5,085,250	.....	45,846,109	44,880,223
1878	81,154,622	78,276,167	3,452,000	.....	37,248,137	37,576,030
1879	75,349,501	72,688,888	4,185,769	.....	37,032,857	31,470,262
1880	80,167,936	77,232,512	5,742,390	$898,000	38,033,055	32,559,067
1881	84,504,417	81,198,474	6,361,902	1,195,000	42,987,613	30,653,959

The exports of silver during the present year to Japan, China, India, the Straits, etc., have been as follows: From Southampton, $21,000,000; from Marseilles, $1,000,000; San Francisco, $5,000,000. Total, $27,000,000, as against $34,700,000 from the same places in 1880.

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PRODUCTION OF COPPER

* EAST OF THE ONE HUNDREDTH MERIDIAN, FOR THE YEAR ENDING JUNE 1, 1880.

STATE.	No. of Mines.	Maximum capacity of yearly production, in pounds of metal.	Product census year, in tons of ore or rock.	Product census year, in pounds of ingot copper.	Value of Product in dollars.	Value of materials or supplies used, in dollars.	Wages, in dollars.	Total Employees.	Amount of Working Capital, in dollars.	Value of Plant, in dollars.	Value of Real Estate, in dollars.	Total Capital, in dollars.
Michigan	19	50,993,770	938,960	45,830,262	$7,979,232	$1,215,206	$2,461,243	5,004	$1,022,000	$5,275,185	$24,116 366	$30,413,551
Maine	3	672,000	12.500	83,080	10,125	9,767	36 500	97	4,500	71,500	28,000	104,000
Maryland	1	164,640	82	164,640	1,200	100	1,500	6	800	30,000	5,000	35,800
Missouri	3	3.920,000	1,051	230,717	25.730	2,102	14,059	41	4,150	6,050	5,280	15 480
North Carolina	2	4,080,000	24,680	1,640,000	350,000	61,000	133,631	328	201,000	316,000	76,000	593,000
Pennsylvania	1	218,400	289	40,460	5,630	363	1,400	10	500	1,000	7,000	8,500
Tennessee	1	205,170	94	.....	.....	.....	1,200	4	100	40	.....	140
Vermont	1	2,647,894	28.037	2,647,894	469,495	102,479	265,231	619	100,000	125,000	275,000	500,000
Wisconsin	1	31,007	62	18.087	1,549	84	339	7	75	50	4,500	4,625
Total	32	62,932,871	1,005.955	50,655,140	$8,842,961	$1,391,101	$2,915.103	6,116	$1,333,125	$5.824.825	$24,518,146	$31,675,095

* The production of the extreme western States and Territories (Colorado, Arizona, Idaho and California) is not included in the table. As far as received, the production is 6,244,702 pounds, or 12.13 per cent, of the amount produced in the eastern district.

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KEEP YOUR POLICY IN FORCE.—Many men suffer their life insurance to go by the board at the very time above all others when every possible sacrifice should be made to maintain it. Sales fall off, extensions are asked, customers fail, expenses run up, profits diminish and discouragement stares him in the face. Then comes the hour of peril to the family; the crisis when he is brought face to face with the question whether it would not be easier for him, by extraordinary exertion, by cheerful self-denial, by constrained economizing, to keep the policy in force than it would be for the comparatively helpless members of his family, in case of his death, to earn their daily necessities by toil to which they are unaccustomed.

To them the avenues of trade are not only narrowed, but its rates of compensation, with few exceptions, are inadequate for the maintenance of material comfort, of social position, and of the education of children. The struggles of widowhood against poverty and the battles of orphanage with the selfishness of the world, are constantly before us. Their claims upon sympathy surely need no enforcement.

GLASS MANUFACTURE IN 1880.

GLASSES.	No. of Establishments.	Capital.	Furnaces.		Number of Employees.	Total Value of Materials.	Total Wages Paid.	Total Value of Product.
			Total Number	Total Number of Pots.				
Plate-glass....	6	$2,587,000	10	116	956	$438,457	$292,253	$868,305
Window-glass.	56	4,873,155	86	747	3,890	1,849,530	2,139,536	5,047,313
Glassware.....	82	7,189,278	154	1,459	12,387	3,289,064	4,446,217	9,534,020
Green glass...	50	4,766,166	80	493	6,589	2,414,252	2,234,295	5,563,826
Total.....	194	$19,415,599	330	2,815	23,822	$7,991,303	$9,112,301	$21,013,464

It is impossible to make a satisfactory comparison between the results given above and those for 1870. The division into classes in 1870 was very imperfect, and it is evident that many establishments are not correctly classified. Assuming, however, that the classes "Plate-glass," "Glassware not specified," and "Window-glass" of the Ninth Census include the same establishments as are classified in this report as Plate, Window, Glassware and Green Glass factories, the following comparison can be made:

	1880.	1870.
Number of establishments	194	154
Employees	23,822	15,367
Capital	$19,415,599	$13,826,142
Wages paid	9,112,301	7,589,110
Materials used	7,991,303	5,904,365
Value of product	21,013,464	18,470,507

IMPORTS AND EXPORTS.

The following tables show the value of the imports and exports of merchandise, coin and bullion from 1830 to 1881 inclusive.

IMPORTS.

YEAR ENDING.	Merchandise.	Coin and Bullion.	Total.
1830—Sept. 30	$62,720,956	$8,155,964	$70,876,920
1840 "	93,258,706	8,882,813	107,141,519
1850—June 30	173,509,526	4,628,792	178,138,318
1860 "	353,616,119	8,550,135	362,166,254
1870 "	435,958,408	26,419,179	462,377,587
1880 "	667,954,746	93,034,310	760,989,056
1881 "	642,664,628	110,575,497	753,240,125

EXPORTS.

YEAR ENDING.	Merchandise.	Coin and Bullion.	Total.
1830—Sept. 30	$71,670,735	$2,178,773	$73,849,508
1840 "	123,668,932	8,417,014	132,085,946
1850—June 30	144,375,726	7,522,994	151,898,720
1860 "	333,576,057	66,546,239	400,122,496
1870 "	392,771,768	58,155,666	450,927,534
1880 "	835,638,658	17,142,919	852,781,577
1881 "	902,377,346	19,406,847	921,784,193

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IMPORTS AND EXPORTS.—*Continued.*

BY DECENNIAL PERIODS.

PERIODS.	Imports.	Exports.	Imports over Exports.	Exports over Imports.
1830–40	*$106,742,447 †1,159,669,036	*$50,601,652 †983,503,813	*$56,140,795 †176,165,223	....
1840–50	*91,090,013 †1,105,696,970	*65,904,491 †1,174,842,563	*25,185,072	..... †$69,145,593
1850–60	*73,766,591 †2,664,463,012	*436,088,568 †2,299,590,069	..... †364,872,943	*362,321,977 .....
1860–70	*170,581,398 †3,236,327,997	*668,256,263 †2,484,068,388	..... †752,259,609	*497,674,865 .....
1870–80	*239,097,861 †5,120 218,780	*651,252,414 †5,250,140,303	....	*412,154,553 †129,921,523
Total	*$681,278,310	*$1,872,103,838	.....	.....
Total	†$13 286,375,795	†12,192,145,136	.....	.....
Grand To al	$13,967,654,105	$14,064,248,974	†$1,094,230,659	*$1,190,825,528

* Coin and Bullion. † Merchandise.

STATISTICS RELATING TO FINANCE AND COMMERCE.

INFORMATION CONCERNING GOVERNMENT BONDS.

The following general information concerning the various issues of government bonds is important to every business man having investments to make, whether of his own or trust funds. This information is condensed from the annual circular issued by the well-known bankers, Fisk & Hatch, which is dated January, 1882:

Government bonds are quoted and dealt in at the Stock Exchange, but the principal transactions take place in the offices of the large dealers, with whom parties desiring to invest in or dispose of bonds may transact their business either in person or through a broker. The dealers are ordinarily prepared to buy and sell either large or small amounts at the current quotations. This mode of dealing greatly facilitates transactions in Government Bonds, and adds to their desirability and convenience for investment, as it enables the investor to purchase the bonds for immediate delivery, or to convert them into money at once, and also to ascertain, before he buys or sells, just what price he must pay or will receive, instead of taking the chances of an order to buy or sell at the market prices, or at a fixed limit at the Stock Exchange. The difference between the prices at which the dealer is prepared to buy or sell the more active bonds, on a steady market, is usually one-eighth of one per cent, with occasionally wider variations. All the different issues of Government Bonds now outstanding are in registered form, except the fours and four-and-a-halfs, which are both coupon and registered.

Coupon bonds, at times, sell higher than registered bonds of the same issue; the difference in price in their favor occurring, for the most part, when United States bonds are in demand in European markets, and for the reason that registered bonds are not taken for the

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English and German markets, except to a very limited extent. When bonds are not being sent abroad, and the demand is for home investment exclusively, the price of the registered bonds approximates more nearly or becomes equal to or a little higher than that of the coupon bonds. Registered bonds rarely sell more than one-eighth of one per cent higher than coupon bonds, for the reason that the latter can always be converted into the former at the bare cost of forwarding them to the Treasury Department for that purpose.

The currency sixes derive their name from the fact that the interest on them is made payable in "United States Treasury notes or any other money or currency which the United States have or shall declare lawful money and a legal tender." All the other issues of bonds derive the names by which they are known from the rates of interest which they bear, or which they bore when originally issued.

All the issues of United States bonds now outstanding, except the currency sixes, are payable in coin, either by the express terms of the acts under which they are issued, or by the pledge of the faith of the United States in the "Public Credit Act" of March 18, 1869. The currency sixes having fixed periods to run of from thirteen to seventeen years, with no option on the part of the Government to call them in before maturity, are, for this reason, desirable for long investment for savings banks, estates, trust funds and banking purposes. The three-and-a-half per cent bonds, continued from sixes of 1881, and known as "continued sixes," are now being called in from time to time, and will probably all be paid off from the surplus revenue within the next two years. The three-and-a-half per cent bonds, continued from fives of 1881, and known as "continued fives," are pretty certain to remain undisturbed for several years, unless the holders are offered in the meantime, by new legislation, the advantage of exchanging them for bonds having a definite time to run, as an equivalent for a somewhat lower rate of interest. The four-and-a-half per cents have still nine years to run, but the four per cents having twenty-five years to run, must be considered as the most desirable for permanent investment of any of the issues now outstanding, unless the avoidance of the high premium is desired, in which case the continued fives will be most suitable.

Coupon bonds, being payable to bearer, pass by delivery without assignment, and are therefore more convenient for sale and delivery than registered bonds, which must be assigned by the party in whose name they are registered. The interest coupons being also payable to the bearer upon presentation at any Sub-Treasury of the United States, the holder of coupon bonds may collect his interest without the necessity of personal identification. For these reasons the coupon bonds are preferred for temporary investment by parties who may wish to sell them within a short time, and by those who desire to avoid the trouble attending the collection of the interest on registered bonds and the executing and acknowledging of an assignment in case of sale, and who have satisfactory facilities for the safe keeping of their securities. The courts have decided that a coupon bond, payable to bearer, is good in the hands of an innocent and *bona fide* holder, who acquires it by honest purchase at a fair market price, without knowledge that it has been fraudulently obtained by any previous holder, even though the bond may have been lost by or stolen from another party. The recovery of lost or stolen coupon bonds is, therefore, attended with great difficulty, and can rarely be accomplished unless they are found in the hands of the thief or his accomplice, or of some person who has obtained possession of them by fraud, or under circumstances which will convict him of knowledge or suspicion of fraud on the part of those from whom he received them. The fact that lost or stolen coupon bonds have been advertised by their numbers will not invalidate the title of an innocent holder, as it cannot be held that every purchaser of a bond is bound to have knowledge of all such notices or advertisements. The Treasury Department does not now attempt to caveat or stop payment of lost or stolen coupon bonds or coupons, or to assume any responsibility in deciding questions of disputed ownership, but recognizes only the bearer as entitled to payment. The difficulty of holding coupon bonds with safety by parties not provided with burglar-proof safes or vaults of their own, has been, to a considerable extent, removed by the establishment of "Safe Deposit Companies," who undertake, for a moderate compensation, the custody of securities, under the most favorable conditions for securing absolute safety. As a general rule, the smaller denominations of coupon bonds (50's and 100's) cannot be bought or sold at as close quotations as the larger denominations (500's and 1000's). The difference between the buying and selling prices is also wider in the case of the smaller denominations. Parties out of the city ordering small bonds, or forwarding them for sale, should bear these facts in mind, and should not be surprised or disappointed if the returns show considerable variation from

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the market prices as quoted in the daily papers, which are usually given for the larger denominations only.

Coupon bonds may be converted into registered bonds of the same issue, at the Treasury Department in Washington, but there is no provision of law for converting registered bonds into coupon bonds. Coupon bonds forwarded to the Treasury Department for conversion into registered bonds, should be addressed to "The Secretary of the Treasury, Washington, D. C.;" except in case they are forwarded by a national bank, or for account of a national bank, to secure deposits or circulation; in which case, if they are to secure deposits, they should be sent to "The Treasurer of the U. S.;" or if they are to secure circulation, to "The Comptroller of the Currency."

Registered bonds are issued without interest coupons, and are filled up in the name of the registered owner, payable to him or his assigns. They are registered on the books of the Treasury Department in the name of the party to whom they are filled up, and are not available to any other person until properly assigned or transferred by the registered owner. If registered bonds are lost or stolen, payment may be stopped by notifying the Treasury Department at Washington, as detailed in Chapter VI. For this reason, registered bonds afford greater security in case of loss, theft or destruction than coupon bonds, and are therefore preferable for long or permanent investment, and for investors who have not the proper facilities for the safe keeping of coupon bonds.

Registered bonds are transferable on the books of the Treasury Department at Washington, when forwarded there with a proper assignment filled up and executed in accordance with a form printed on the back of the bonds. When a transfer is made the old bond is canceled and a new one issued in the name of the party to whom it has been transferred. When registered bonds are sold the assignment on the back should be executed by the party to whom the bond is issued, with his initials and the spelling of his name precisely as they are in the body of the bond. The difference of a single letter in the spelling of the name will prevent the transfer of the bond at Washington, and often causes much trouble and expense in getting the necessary correction made. The assignment must be acknowledged before an official of some one of the several classes named in a note which is printed on the back of each bond, and when the seal of the attesting official is required, as in case of a United States consul, a notary public, or an officer of a national bank, the seal must in all cases be distinctly embossed or stamped in the paper of the bond. The omission of the seal, or stamping the seal in ink, or with wax or a wafer, on the surface of the paper, or stamping it with an imperfect and illegible impression, will cause the transfer of the bond to be rejected at the Treasury Department, until the defect is remedied. When about to assign a registered bond the holder should read carefully the note printed on the back, and follow literally the directions there given.

Much inconvenience is frequently incurred from the failure of parties assigning registered bonds to notice that an acknowledgment before a notary public, which is accepted by the Treasury Department in the case of currency sixes and continued sixes, is not accepted in the case of the funded loans, viz: the continued fives, the four and a half per cents, and the four per cents; while, on the other hand, an acknowledgment before the president or cashier of a national bank, accompanied with the seal of the bank, will answer in the case of all the issues. In assigning registered bonds for sale in the market, the space for the assignee's name should be left blank, to be filled up by the purchaser or future owner of the bond, with the name of the person to whom it is to be transferred. Registered bonds, properly assigned in this form, with the assignment duly acknowledged, pass by delivery among dealers and brokers, and parties known to each other, but should not be received from strangers without proper identification and satisfactory evidence of the genuineness of the assignment and attestation, as both are sometimes forged. Assignment by mark (X) must be verified by the signatures of two witnesses, in addition to the regular acknowledgment required. Purchasers of registered bonds, assigned as above, may hold and re-sell them in that form, or forward them to the Treasury Department at Washington for transfer to their own name, as they may prefer. If it is intended to re-sell them prior to the closing of the transfer books for the next payment of interest, the trouble of forwarding them for transfer, and re-assigning them when sold, may be avoided by holding them in that form; but it should be borne in mind that the risk in case of loss, and the necessity for safe keeping, are nearly as great in case of a registered bond assigned in blank as in that of a coupon bond payable to bearer. This risk may, in great part, be

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avoided by parties desiring to hold the bonds for re-sale without the trouble of forwarding them to Washington for transfer, by filling in their names as assignees in the assignment, instead of leaving it in blank, and the bonds can then be re-sold by writing out, and executing and acknowledging in proper form, a second assignment on the back of the same bond, in the blank space left for that purpose at one end. Purchasers of registered bonds intending or expecting to hold them over the next semi-annual or quarterly payment of interest, should in all cases forward them to the Register of the Treasury at Washington for transfer to their own names before the closing of the transfer books prior to the payment of the interest. Otherwise the interest will be payable to the previous owner, in whose name the body of the bond is filled up, and can only be obtained by the present owner through him. The collection of the interest under these circumstances is often attended with much difficulty and embarrassment, and sometimes, from inability to find the former owner, is impossible.

The transfer books close, in Washington, on the afternoon of the last day of the second month preceding the month in which the interest becomes due, and re-open the day on which the interest is payable, viz. :

BONDS.	BOOKS CLOSED.	BOOKS OPEN.
Currency 6's	Last days of May and Nov	July 1 and January 1.
Continued 6's, (3½ per cent)	Last days of May and Nov	July 1 and January 1.
Continued 5's, (3½ per cent)	Last days of March, June, Sept., and Dec	May 1, Aug. 1, Nov. 1, and Feb. 1.
Four-and-a-Halfs	Last days of Jan., April, July, and Oct	March 1, June 1, Sept. 1, and Dec. 1.
Four per Cents	Last days of Feb., May, Aug., and Nov	April 1, July 1, Oct. 1, and Jan. 1.

Bonds for transfer should be forwarded in time to reach the Treasury Department on or before the day on which the books close. To avoid the risk of detention from possible delays of the mails, it is better to allow ample time, and forward them several days beforehand, or at the time of purchase. If bonds forwarded for transfer are not received at the Treasury Department on or before the date for closing the transfer books, interest checks will be drawn in favor of the party in whose name the bond stood at the closing, and the assignee must look to the assignor for the accrued interest for that period.

The dealers in government bonds will ordinarily forward the bonds for transfer for their customers at the time of purchase (by registered mail at the purchaser's risk, or by express at his expense, as he may direct) when requested to do so, and deliver to the purchaser the new bonds, registered in any desired name, in from three to five days thereafter, unless the transfer books are closed, in which case the new bonds would not be delivered until after the opening of the books.

When registered bonds are ordered, with directions to the broker or dealer to whom the order is given to have them transferred, the names of the parties to whom they are to be transferred should be carefully and distinctly written and correctly spelled. As the interest on registered bonds, as it becomes due, is sent by check to the owner, at his post-office address, this address should be given with each order.

The regulations of the Treasury Department require the execution of a power of attorney for the transfer of registered bonds to be acknowledged in the same manner and before the same officers as in the case of a direct assignment. Acknowledgment before a notary public will be accepted only in case of the currency sixes and continued sixes. In the case of the continued fives, the four-and-a-halfs and the fours, the acknowledgment must be before the president or cashier of a national bank, or some one of the officers named on the back of the bonds.

LOST UNITED STATES BONDS.

The following are the provisions of the Revised Statutes of the United States for relief in cases of bonds which have been defaced, destroyed, or lost :

REVISED STATUTES OF THE UNITED STATES, SECTION 3702, p. 731.—Whenever it appears to the Secretary of the Treasury, by clear and unequivocal proof, that any interest-bearing bond of the United States has, without bad faith on the part of the owner, been destroyed, wholly or in part, or so defaced as to impair its value to the owner, and such bond is identified by number and description, the Secretary of the Treasury shall, under such regulations and with such re-

strictions as to time and retention for security or otherwise as he may prescribe, issue a duplicate thereof, having the same time to run, bearing like interest as the bond so proved to have been destroyed or defaced, and so marked as to show the original number of the bond destroyed and the date thereof. But when such destroyed or defaced bonds appear to have been of such a class or series as has been or may, before such application, be called in for redemption, instead of issuing duplicates therefor, they shall be paid, with such interest only as would have been paid if they had been presented in accordance with such call.

SEC. 3703.—The owner of such destroyed or defaced bond shall surrender the same, or so much thereof as may remain, and shall file in the Treasury a bond in a penal sum of double the amount of the destroyed or defaced bond, and the interest which would accrue thereon until the principal becomes due and payable, with two good and sufficient sureties, residents of the United States, to be approved by the Secretary of the Treasury, with condition to indemnify and save harmless the United States from any claim on such destroyed or defaced bond.

SEC. 3704.—Whenever it is proved to the Secretary of the Treasury, by clear and satisfactory evidence, that any duly registered bond of the United States, bearing interest, issued for valuable consideration in pursuance of law, has been lost or destroyed, so that the same is not held by any person as his own property, the Secretary shall issue a duplicate of such registered bond of like amount, and bearing like interest, and marked in the like manner as the bond so proved to be lost or destroyed.

SEC. 3705.—The owner of such missing bond shall first file in the Treasury a bond in a penal sum equal to the amount of such missing bond, and the interest which would accrue thereon, until the principal thereof becomes due and payable, with two good and sufficient securities, residents of the United States, to be approved by the Secretary of the Treasury, with condition to indemnify and save harmless the United States from any claim because of the lost or destroyed bond.

These statutory provisions are supplemented by regulations of the department as follows: Parties presenting claims on account of coupon or registered bonds of the United States, which have been destroyed wholly or in part, or on account of registered bonds which have been lost, will be required to present evidence showing: 1st. The number, denomination, date of authorizing act, and series of each bond; whether coupon or registered; and if registered, the name of the payee. In the case of registered bonds, it should also be stated whether they had been assigned or not, previous to their alleged loss or destruction, and if assigned, by whom, and whether assigned in blank or to some person specifically by name; and if assigned in the latter manner, the name of the assignee should be given. 2d. The time and place of purchase, of whom purchased, and the consideration paid. 3d. The material facts and circumstances connected with the loss or destruction of the bonds. In all cases, the evidence should be as full and clear as possible, that there may be no doubt of the good faith of the claimant. Proofs may be made by affidavits duly authenticated, and by such other competent evidence as may be in possession of the claimant. Affidavits and other evidence pertaining to the claim should be transmitted to the Secretary of the Treasury. Upon receipt of such documentary evidence, it will be referred to the First Gomptroller of the Treasury for his decision as to its sufficiency. The applicant will be advised of the decision as soon as it is reached; if it be favorable to such applicant, a blank indemnity-bond will be forwarded to him for execution; and when this indemnity-bond shall have been duly executed, returned to the department, and approved by the First Comptroller and the Secretary, the relief desired will be granted. Duplicates in lieu of lost registered bonds will not be issued until after six months from the time of the alleged loss. The interest on registered bonds which have not yet been called in for redemption will continue to be paid to the registered owners thereof, even though the bonds have been lost or destroyed. These regulations do not apply in any way to coupons lost or destroyed, which have been detached from the bonds to which they belong, as no relief, in such cases, can be granted under existing laws.

HOW GOVERNMENT BONDS ARE QUOTED.

All Government bonds are dealt in and quoted flat—that is to say, the quoted market price is for the bond as it stands at the time, including the accrued interest, except that after the closing of the transfer books the registered bonds are quoted ex-interest—that is to say, the interest then coming due belongs to the holder of the bond at the time of the closing of the books, and does not go with the bond to the purchaser.

In comparing the prices of the coupon and registered bonds during the period in which the transfer books remained closed, it should be remembered that during that time the quoted price of the coupon bonds includes the accrued interest falling due on the first of the ensuing month, while that of the registered bonds does not. If the market value of the registered and coupon bonds at the time is the same, the difference in the quoted prices of the two will be

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equal to the value of the interest included in the one and not in the other. For example: If, in the month of December, when the books are closed preparatory to the payment of the interest due January 1, the coupon four-per-cents are quoted at 118, the equivalent for the registered bonds of the same issue would be 117, the three months' interest being equal to one per cent.

In comparing the quoted prices for registered bonds on the day of the closing of the transfer books with those of the day before, and in comparing the prices of coupon bonds on the day the interest becomes due with those of the day before, the interest, which is included in one case and not in the other, should be taken into account in like manner; as in case there has been no change in the real market value of the bonds, the quotations will show an apparent decline equal to the value of the interest.

In comparing the quotations for any different periods it is necessary to take into account in like manner the amount of accrued interest which the bonds bear at the different periods for which the comparison is made, in order to determine accurately the real difference in the market value of the principal, as the accumulation of interest enters into and forms a part of the quoted price.

INTEREST ON GOVERNMENT BONDS.

The interest on the different issues of Government bonds now in circulation is payable as follows, viz.:

Currency Sixes	6 per cent, semi-annually.	January 1 and July 1.
Continued Sixes of 1881	3½ " "	January 1 and July 1.
Continued Fives of 1881	3½ " quarterly.	February 1 and May 1. August 1 and November 1.
Four-and-a-Half per cents	4½ " "	March 1 and June 1. September 1 and December 1.
Four per cents	4 " "	January 1 and April 1. July 1 and October 1.

The only coupon bonds are in the four and the four-and-a-half per cent loans. They are in denominations of $50, $100, $500, $1000.

There are registered bonds of all issues. They are in denominations of $50, $100, $500, $1000, $5000 and $10,000, except that of the currency sixes there are none of a less denomination than $1000.

Of the funded loans, viz., the five per cents (continued at 3½ per cent), the four-and-a-half per cents, and the four per cents, there are, in addition to the above, registered bonds of the denomination of $20,000 and $50,000.

It is not generally advisable to have bonds registered in higher denominations than $10,000, as they will not bring as good a price in the market in case of sale. The highest denomination which is a *good delivery* at the New York Stock Exchange is $10,000.

TAXATION OF GOVERNMENT BONDS.

The language of the various loan acts relative to the exemption from taxation of the obligations of the United States is as follows:

The act of February 25, 1862 (under which the five-twenties of 1862, now all called in, were issued) declares "And all stocks, bonds and other securities of the United States, held by individuals, corporations or associations within the United States, shall be exempt from taxation by or under State authority."

The act of March 3, 1863, declares "And all the bonds and Treasury notes or United States notes issued under the provisions of this act shall be exempt from taxation by or under State or municipal authority."

The act of June 30, 1864, declares "And all bonds, Treasury notes and other obligations of the United States shall be exempt from taxation by or under State or municipal authority."

The act of July 14, 1870, authorizing the issue of the fives of 1881, the four-and-a-halfs of 1891, and the fours of 1907, provides as follows: "All of which said several classes of bonds, *and the interest thereon*, shall be exempt from the payment of all taxes or duties of the United States, as well as from taxation in any form, by or under State, municipal or local

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authority; and the said bonds shall have set forth and expressed upon their face the above specified conditions."

These are the only bonds which are by law exempt from taxation by the *United States*, as well as by municipal or State authority, and of which the interest, as well as the principal, is exempt from taxation in any form.

UNITED STATES BONDS OUTSTANDING ON JANUARY 1, LAST.

The amounts of the various issues of United States bonds outstanding January 1, 1882 (exclusive of those past due and called in), the dates of the several acts of Congress under which they are issued, and the time when they are payable, are as follows, viz.

BONDS.	AMOUNT OUTSTANDING.	
	Registered.	Coupon.
Currency Sixes; acts of July 1, 1862, and July 2, 1864. Payable thirty years after date, maturing at different dates from 1895 to 1899	$64,623,512	
Six per cent bonds of 1881; Acts July 17 and August 5, 1861. Continued at 3½ per cent under Treasury Circular No. 42, dated April 11, 1881, payable at the pleasure of the Government	89,451,700	
Six per cent bonds of 1881; Act March 3, 1863. Continued at 3½ per cent under Treasury Circular No. 42, dated April 11, 1881, payable at the pleasure of the Government	47,855,700	
Five per cent bonds of 1881; Acts of July 14, 1870, and January 20, 1871. Continued at 3½ per cent under Treasury Circular No. 42, dated April 11, 1881, payable at the pleasure of the Government	401,504,900	
Four-and-a-half per cent bonds of 1891; Acts of July 14, 1870, and January 20, 1881. Redeemable at the option of the Government after September 1, 1891	181,486,000	$68,514,000
Four per cent bonds of 1907; Acts of July 14, 1870, and January 20, 1871. Redeemable at the option of the Government after July 1, 1907	547,760,700	191,015,150
Refunding Certificates (Act of February 26, 1879)	$575,250	

UNITED STATES COINAGE FOR 1881.

At the commencement of the fiscal year the coinage mints and assay offices held $40,724,337.91 of uncoined gold bullion. The deposits of the year, amounting to $130,833,102.45, increased the stock of bullion available for coinage to $171,557,440.36.

The value of the total gold coinage of the year was $78,733,864, and of the gold bullion uncoined at its close, $86,548,696.96, a portion of the deposits having been paid in fine bars.

The silver coinage amounted to $27,649,966.75, of which $27,637,955 were silver dollars, and $12,011,75 proof silver coins of other denominations.

The coinage of gold into smaller denominations than heretofore executed was continued, only $15,345,520 in double eagles having been struck, while the eagles and half eagles amounted to $63,371,230.

Nearly all of the gold produced on the Pacific coast was deposited and coined at the San Francisco Mint, while the principal part of the gold coined at the Philadelphia Mint consisted of New York Assay Office bars manufactured from imported bullion and coin.

The number of pieces and the value of the total coinage were as follows:

	Pieces.	Value.
Gold	10,111,115	$78,733,864.00
Silver	27,698,820	27,649,966.75
Minor	38,335,665	405,109.95
Total	76,145,600	$106,888,940.70

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UNITED STATES COINAGE FOR 1881.—*Continued.*

The comparative value of the coinage of gold, silver and minor coins executed during the fiscal year and the calendar year 1880 are as follows:

	Calendar Year 1880.	Fiscal Year 1881.
Gold	$62,308,279.00	$78,733,864.00
Silver	27,409,706 75	27,649,966.75
Total	89,717,985.75	$106,383,830.75
Minor	391,395.95	405,109.95
Total coinage	$90,109,381.70	$106,788,940.70

GAIN IN COIN CIRCULATION.

The following table shows the gain in the coin circulation of the United States from June 30, 1880, to June 30, 1881, and to October 31, 1881:

UNITED STATES COIN.	Gold.	Silver.	Total.
Circulation June 30, 1880	$358,958,691	$142,597,020	$501,555,711
Coinage, less deposits for recoinage	78,293,087	27,642,660	105,935,747
Net import	5,824,975	1,295,086	7,130,061
Total	$443,076,753	$171,534,766	$614,611,519
Less amount used in the arts	3,300,000	75,000	3,375,000
Circulation July 1, 1881	$439,776,753	$171 459,766	$611,236,519
Coinage to November 1, 1881	26,544,000	9,300,000	35,844,000
Net imports to November 1, 1881	*2,172,474	310,858	2,483,332
Circulation November 1, 1881	$468,493,227	$181,070,624	$649,563,851

* Imports for October at the port of New York only.

SILVER PURCHASES, 1881.

The following statement shows the purchases at the coining mints and the New York Assay Office:

MINT OR ASSAY OFFICE AT WHICH DELIVERED.	PURCHASES.		PARTINGS AND RECEIVED FOR CHARGES.		TOTAL PURCHASED.	
	Standard Ounces.	Cost.	Standard Ounces.	Cost.	Standard Ounces.	Cost.
Philadelphia	6,322.103.90	$6,458,604.34	21,726 01	$21,726.01	6.343,829.91	$6,480,330.35
San Francisco	10,236,585.17	10,412,523.54	73,373.57	73,629.04	10,309,958.74	10,486,152.58
New Orleans	4,839,852.28	4,954,753.78	957.11	957.47	4,840,809.39	4,955,711.25
Carson City	505,810.19	513,847.01	1,912.89	1,912.89	507,723.08	515,759.90
New York	.....	.....	134,599.27	140,957.64	134,599.27	140,957.64
Total	21,904,351.54	$22,339,728.67	232,568.85	$239,183.05	22,136,920.39	$22,578,911.72

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PUBLIC DEBT OF THE UNITED STATES.

OUTSTANDING PRINCIPAL OF THE PUBLIC DEBT on the 1st of January each year, from 1791 to 1842, inclusive; and on the 1st of July each year from 1843 to 1881, inclusive.

[From the Annual Report of the Secretary of the Treasury on the Finances.]

1791..	$75,463 476.52	1804.	$86,427,120 88	1817.	$123,491,065.16	1830.	$48,565,406.50	1843.	$32,742,922.00	1856.	$31,972,537.90	1869.	$2,588,452,213.04
1792..	77,227,924.66	1805.	82,312,150 50	1818.	103,466,633.83	1831	39,123,191.68	1844.	23,461,652.50	1857.	28,699,831 85	1870.	2,480,672 427.81
1793..	80,352,634.04	1806.	75 723,270.66	1819.	95,529,648.28	1832.	24,322,235.18	1845.	15,925,303 01	1858.	44,911,881.03	1871.	2,353,211.332 82
1794..	78,427.404.77	1807.	69,218,398 64	1820.	91,015,566.15	1833.	7,001,698.83	1846.	15,550,202.97	1859.	58,496,837.88	1872.	2,253,251,328.78
1795..	80.747.587 39	1808.	65,196,317.97	1821.	89,987,427.66	1834	4,760,082.08	1847.	38,826,534.77	1860	64,842,287.88	1873.	2,234,482.993 20
1796..	83,762,172.07	1809.	57,023,192 09	1822.	93,546,676.98	1835.	37,513.05	1848.	47,044,862 23	1861.	90,580,873 72	1874.	2,251,600,468 43
1797..	82,064,479.33	1810.	53,173 217.52	1823.	90,875,777 28	1836	336,957.83	1849.	63,061,858.69	1862.	524,176,412.13	1875.	2,232.284,531.95
1798..	79,228,529.12	1811.	48,005,587.76	1824.	90,269 777.77	1837.	3,308,124.07	1850.	63,452,773.55	1863.	1,119,772,138.63	1876	2,180,395,067.15
1799..	78,408.669.77	1812.	45.209,737.90	1825.	83,788,432.71	1838	10,434,221.14	1851.	68,304,796 02	1864.	1,815,784,370 57	1877	2,205,301,392.10
1800..	82,976,294 35	1813.	55,962,827.57	1826.	81,054,059.99	1839.	3,573,343.82	1852.	66,199,341.71	1865	2,680,647,869.74	1878.	2,256,205,802.54
1801..	83 038,050.80	1814.	81,487,846.24	1827.	73,987,357.20	1840.	5,250,875.54	1853.	59,803,117.70	1866.	2,773,236,173.69	1879.	2,349,567,482.03
1802..	86,712,632.25	1815.	99,833,660 15	1828.	67,475,043 87	1841.	13,594,480.73	1854.	42,242,222.42	1867.	2,678,126,103.87	1880.	2,120,415,370.68
1803..	77,054,686.30	1816.	127,334,933 74	1829.	58,421,413.67	1842.	20,601,226.28	1855.	35,586,858.56	1868.	2,611,687,851.19	1881.	2,069,013,569.53

ANALYSIS OF PUBLIC DEBT.

June 30.	3 per cents.	4 per cents.	4½ per cents.	5 per cents.	6 per cents.	7 3-10 per cents.	Interest-bearing debt.	Annual interest.
1860	.....	.....	.....	$43.476,300	$21,164,538	.....	$64,640,838	$3,443,687
1861	.....	.....	.....	33,022,200	57,358,674	.....	90,380 874	5 092,630
1862	.....	$57,926,116	.....	30,483,000	154,313,225	$122,582 485	365,304,826	22,048,509
1863	.....	105,629,385	.....	30,483,000	431,444,814	139 974,435	707.531,634	41,854,148
1864	.....	77,547,696	.....	300,213,480	842,882,652	139,286,935	1,359,930 763	78.853,487
1865	.....	90,496,931	.....	245,709,420	1,213,495,170	671,610,397	2,221,311,918	137,742,617
1865*	.....	618,128	.....	269 175 727	1,281,736,439	830,000,000	2,381,530,294	150,977,697
1866	.....	121,341,879	.....	201,982,665	1,195,546,041	813,460,622	2,332,331,207	146,068,196
1867	.....	17,737,025	.....	198,533,435	1,543,452,080	488,344,847	2,248,067,387	138,892 451
1868	$64,000,000	801,361	.....	221,586,185	1,878 303,984	37,397,197	2,202,088,727	128,459,598
1869	66,125,000	.....	.....	221,588,300	1 874,347,222	.....	2,162,060,522	125,523,998
1870	59,550,000	.....	.....	221,588,300	1,765,317,422	.....	2 046,455,722	118,784,960
1871	45,885,000	678 000	.....	274,236 450	1,613,897 300	.....	1,934,696,750	111,949 330
1872	24,665,000	678,000	.....	414,567,300	1.374 883 800	.....	1,814,794.100	103,988,463
1873	14,000,000	678,000	.....	414,567,300	1,281,238,650	.....	1,710,483,950	98,049,804
1874	14,000,000	678,000	.....	510,628,050	1,213,624,700	.....	1,738,930,750	98,796,004
1875	14,000,000	678,000	.....	607,132,750	1,100,865,550	.....	1,722,676,300	96,855,690
1876	14,000,000	.....	.....	711,685,800	984,999,650	.....	1,710,685,450	95,104.269
1877	14,000,000	.....	$140,000,000	703,266,650	854,621,850	.....	1,711,888,500	93,160,643
1878	14,000,000	98,850,000	240,000 000	703,266,650	738,619,000	.....	1,794,735,650	94,654,472
1879	14,000,000	741,522,000	250,000,000	4,508,440,350	283,681,350	.....	1,797,643,700	83,773,778
1880	14,000,000	739,347,800	250,000,000	484,864,900	235,780,400	.....	1,723,993,100	79,633,981
1881	14,000,000	739,347,800	250,000,000	439,841,350	196,378,600	.....	1,639,567,750	75,018,695

ANALYSIS OF THE PUBLIC DEBT OF THE UNITED STATES, ETC.—*Continued.*

YEAR ENDING JUNE 30.	Debt on which Interest has Ceased.	Debt Bearing no Interest.	Outstanding Principal.	Cash in the Treasury, July 1.	Total Debt, Less Cash in Treasury.	Population of the United States.	Debt per Capita.	Interest per Capita.
1860	$201,450	.....	$64,842,288	$4,877,886	$59,964,402	31,443,321	$1.91	$0.11
1861	199,999	.....	90,580,874	2,862,213	87,718,660	32,064,000	2.74	.15
1862	280,195	$158,591,390	524,176,412	18,863,660	505,312,752	32,704 000	15.45	.62
1863	473,048	411,767,456	1,119,772,138	8,421 401	1,111,350,737	33,365,000	33.31	1.26
1864	416,335	455,437,271	1,815,784,370	106,332,093	1,709,452,277	34,046,000	50.21	2.32
1865	1,245,771	458,090,180	2,680,647,869	5,832,013	2,674,815,856	34,748,000	76.98	3 97
1865*	1,503,020	461,616,311	2,844,649,626	88,218,055	2,756,431,571	35 228,000	78.25	4.29
1866	935,092	439,969,874	2,773,236,173	137,200,010	2,636,036,163	35,469,000	74 32	4 12
1867	1,840,615	428,218,101	2,678,126,103	169,974,892	2,508,151,211	36,211,000	69 26	3.84
1868	1,197,340	408,401,782	2,611,687,851	130,834,438	2,480,853,413	36,973,000	67.10	3.48
1869	5,260,181	421,131,510	2,588,452,213	155,680,340	2,432,771,873	37,756,000	64.43	3.32
1870	3,708,641	430,508,064	2,480,672,427	149,502,471	2,331,169,956	38,558,371	60.46	3.08
1871	1,948,902	416,565,680	2,353,211,332	106,217,264	2,246,994,068	39,555,000	56.81	2.83
1872	7,926,797	430,530,431	2,253,251,328	103,470,798	2,149,780,530	40,595,000	52.96	2.56
1873	51,929,710	472,069,332	2,234,482,993	129,020,933	2,105,462,060	41,676,000	50.52	2.35
1874	3,216,590	509,543,128	2,251,690,468	147,541,315	2,104,149,153	42,795,000	49.17	2.31
1875	11,425,820	498,182,411	2 232,284,531	142,243,361	2,090,041,170	43,949,000	47.56	2 20
1876	3,902,420	465,807,196	2,180,395,067	119,469,726	2,060,925,340	45,135,000	45 66	2.11
1877	16,648,860	476,764,031	2,205,301,392	186,025,961	2,019,275,431	46,351,000	43 56	2.01
1878	5,594,560	455,875,682	2,256,205,892	256,823,612	1,999,382,280	47,595,000	42.01	1.99
1879	37,015,630	410,835,742	2,245,495,072	249,080,167	1,996,414,905	48 863 000	40.86	1.71
1880	7,621,455	388,800,815	2,120,415,370	201,088,623	1,919,326,748	50,153,000	38 27	1.59
1881	6,723,805	422,721,954	2,069,013,570	249,363,415	1,819,650,154	51,462,000	35 36	1.46

* August 31, 1865.

NOTE 1.—The annual interest charge is computed upon the amount of outstanding principal at the close of the fiscal year, and is exclusive of interest charge on Pacific Railway bonds.

2.—The statement of population for 1860 and 1870 is by enumeration, and for other years from estimate by E. B. Elliott, of this department.

3.—The slight increase of the interest charge for 1878 is owing to the interest charge on bonds sold for resumption, less the amount saved by refunding at lower rates.

4.—The Temporary Loan, per Act of July 11, 1862, is included in the 4 per cents, from 1862 to 1868 inclusive, with the exception of the amount outstanding for August 31, 1865, this being the date at which the public debt reached its highest point. This loan bore interest from 4 per cent to 6 per cent, and was redeemable on ten days' notice after thirty days, but being constantly changing, it has been considered more equitable to include the whole amount outstanding as bearing 4 per cent interest on an average for the year.

RECEIPTS OF THE GOVERNMENT FROM 1856 TO 1881.

RECAPITULATION OF NET REVENUE BY FISCAL YEARS.

The following table, condensed from the official reports issued by the Treasury Department, shows the receipts of the Government each year from 1856 to date, and the sources whence they are derived:

YEAR.	Customs.	Internal Revenue.	Direct Tax.	Sales of Public Lands.	Miscellaneous Sources.		Net Revenue.
					Premiums on Loans and Sales of Gold Coin.	Other Miscellaneous Items.	
1856	$64,022,863	.....	.....	$8,917,645	.....	$1,116,191	$74,056,699
1857	63,875,905	.....	.....	3,829,487	.....	1,259,921	68,965,313
1858	41,788,621	.....	.....	3,513,716	.....	1,352,029	46,655,366
1859	49,565,824	.....	.....	1,756,687	$709,358	1,454,596	53,486,466
1860	53,187,512	.....	.....	1,778,558	10,008	1,088,530	56,064,608
1861	39,582,126	.....	.....	870,659	33,631	1,023,515	41,509,930
1862	49,056,398	.....	$1,795,332	152,204	68,400	915,122	51,987,455
1863	69,059,642	$37,640,788	1,485,104	167,617	602,345	3,741,794	112,697,291
1864	102,315,153	109,941,134	475,649	588,333	21,174,102	30,331,401	264,626,772
1865	84,928,261	209,464,215	1,200,573	996,553	11,683,447	25,441,556	333,714,605
1866	179,046,652	309,226,813	1,974,754	665,031	38,083,056	29,036,314	558,032,620
1867	176,417,811	266,027,537	4,200,234	1,163,576	27,787,330	15,037,522	490,634,010
1868	164,464,600	191,087,589	1,788,146	1,348,715	29,203,629	17,745,404	405,638,083
1869	180,048,427	158,356,461	765,686	4,020,344	13,755,491	13,997,339	370,943,747
1870	194,538,374	184,899,756	229,103	3,350,482	15,295,644	12,942,118	411,255,478
1871	206,270,408	143,098,154	580,355	2,388,649	8,892,840	22,093,541	383,323,945
1872	216,370,287	130,642,178	.....	2,575,714	9,412,638	15,106,051	374,106,868
1873	188,089,523	113,729,314	315,255	2,882,312	11,560,531	17,161,270	333,738,204
1874	163,103,834	102,409,785	.....	1,852,429	5,037,665	17,075,043	289,478,755
1875	157,167,722	110,007,494	.....	1,413,640	3,979,280	15,431,915	288,000,051
1876	148,071,985	116,700,732	93,799	1,129,467	4,029,281	17,456,776	287,482,039
1877	130,956,493	118,630,408	.....	976,253	405,777	18,031,655	269,000,587
1878	130,170,680	110,581,625	.....	1,079,743	317,102	15,614,728	257,763,879
1879	137,250,048	113,561,611	.....	924,781	1,505,048	20,585,697	273,827,184
1880	186,522,065	124,009,374	31	1,016,507	110	21,978,525	333,526,611
1881	198,159,676	135,264,386	1,517	2,201,863	.....	25,154,851	360,782,293

EXPENDITURES OF THE GOVERNMENT FROM 1856 TO 1881.

The following table shows the amounts expended by the Government, and for what purposes, from 1856 to date:

RECAPITULATION OF NET ORDINARY EXPENDITURES BY FISCAL YEARS.

YEAR.	CIVIL AND MISCELLANEOUS.		War Department.	Navy Department.	Indians.	Pensions.	Interest on Public Debt.	Net Ordinary Expenses.
	Premium on Loans and Purchase of Bonds, etc.	Other Civil and Miscellaneous Items.						
1856	$385.373	$32,124.214	$16,948,197	$14,091,781	$2,769,429	$1,298,209	$1,953.822	$69.571,026
1857	363,572	28 164,533	19,261,774	12,747,977	4,267,543	1 312,043	1,678,265	67,795,708
1858	574.443	26,429,610	25,485,384	13,984,551	4.926,739	1,217,488	1,567,056	74,185,270
1859	.....	23,700,295	23,243,822	14,642,990	3,625,027	1,220,378	2,638.464	69,070,977
1860	.....	27 976,434	16,409,767	11.514,965	2,949,191	1,102,926	3,177,315	63,130,598
1861	.....	23,267,010	22,981,150	12,420,888	2,841,358	1,036,064	4,000,174	66 546,645
1862	.....	21,408,491	394,368,407	42,668,277	2,273,223	853,095	13,190 324	474 761,819
1863	.....	23,256,965	599,298,601	63 221,964	3,154,357	1,078,992	24,729,847	714,740,725
1864	.....	27,505 599	690,791,843	85,725,995	2,629,859	4,983,924	53,685,422	865,322,642
1865	1,717,900	43,047,658	1,031,323,361	122,612,945	5,116,837	16,348,811	77,397,712	1,297,555,224
1866	58,476	41,056,962	284,449,702	43,324,118	3,247,065	15,605,352	133,067,742	520,809,417
1867	10,813,349	51,110,224	95 224,416	31,034,011	4,642,532	20,936,552	143,781,592	357,542,675
1868	7,001,151	53,009,868	123,246,649	25,775,503	4,100,682	23,782,387	140,424,046	377,340,285
1869	1,674,680	56,474,062	78,501,991	20,000,758	7,042,923	28,476,622	130,694,243	322,865,278
1870	15,996,556	53,237 462	57,655,675	21,780,230	3,407,938	28,340,202	129,235,498	309,653,561
1871	9,016 795	60,481,916	35,799,992	19,431,027	7,426,997	34,443,895	125,576,566	292,177,188
1872	6,958,267	60,984,757	35,372,157	21,249,810	7,061,729	28,533,403	117,357,840	277,517,963
1873	5,105,920	73,328,110	46,223,138	23,526,257	7,951,705	29,359,427	104,750,688	290,345,245
1874	1,395,074	69,641,593	42,313,927	30,932,587	6,692,462	29,038,415	107,119,815	287,133,873
1875	.....	71,070,703	41 120,646	21,497,626	8,384,657	29,456,216	103,093,545	274,623,393
1876	.....	66,958,374	38,070,889	18,963,310	5,966,598	28,257,396	100,243,271	258,459,797
1877	.....	56,252,067	37,082,736	14,959,935	5,277,007	27,963,752	97,124,512	238,660,009
1878	.....	53,177,704	32,154,148	17,365,301	4,629,280	27,137,019	102,500,875	236,964,327
1879	.....	65,741,555	40,425,661	15,125,127	5,206,109	35,121,482	105,327,949	266,947,884
1880	2,795,320	54,713,530	37,116,916	13,536,985	5,945,457	56,777,174	95,757,575	267,642,958
1881	1,061,249	62,416,325	40,466,461	15,686,672	6,514,161	50,059,280	82,508 741	360,712,888

NOTE.—The expenditures for interest on the public debt include amounts paid for interest on bonds issued to the Pacific railroads, as follows: In 1866, $49,227; in 1867, $54,786; in 1868 $485,008; in 1869, $1,794,858; in 1870, $4,484,369; in 1871, $3,874,146; in 1872, $3,877,387; in 1873, $3,874,711; in 1874, $3,862,351; in 1875, $3,883,951; in 1876, $3,881,251; in 1877, $3,890,259; in 1878, $3,878,971; in 1870, $3,874,831; in 1880, $3,878,251; in 1881, $3,878,441.

STATISTICS OF NATIONAL AND STATE BANKS AND PRIVATE BANKERS.

The statistics here given, relating to the number, capital and deposits of National banks, State and savings banks, and private bankers, are derived from the report of Comptroller Knox.

The capital of the 2115 National banks in operation on June 30, 1881, was $460,227,835, not including surplus, which fund at that date amounted to more than 126 millions of dollars, while the average capital of all the State banks, private bankers and savings banks, for the six months ending May 31, 1880, was but $210,738,203. The latter amount is but little more than one-third of the combined capital and surplus of the National banks.

The following table exhibits in a concise form, by geographical divisions, the total average capital and deposits of all State and savings banks and private bankers in the country, for the six months ending May 31, 1881 :

GEOGRAPHICAL DIVISIONS.	STATE BANKS AND TRUST COMPANIES.			PRIVATE BANKERS.			SAVINGS BANKS WITH CAPITAL.			SAVINGS BANKS WITHOUT CAPITAL.	
	No.	Capital.	Deposits.	No.	Capital.	Deposits.	No.	Capital.	Deposits.	No.	Deposits.
		Mil's.	*Mil's.*		*Mil's.*	*Mil's.*		*Mil's.*	*Mil's.*		*Mil's.*
New England States	41	7.26	20.97	80	4.70	5.16	1	.02	.19	424	402.86
Middle States	218	39.28	189.78	938	55 40	94.11	7	.61	4.68	174	428 40
Southern States	240	24.71	42.43	258	5.59	17.32	6	.44	.84	3	1.24
Western States and Territories	479	41.94	132.44	1,762	27.64	125.26	22	3.15	31.90	28	29.86
United States	978	113 19	385 62	3,038	93.33	241.85	36	4.22	37 61	629	862.36

The table below exhibits the capital and net deposits of the National banks on June 30, 1881, together with the aggregate average capital and deposits of all classes of banks other than National, for the six months ending May 31, 1881 :

GEOGRAPHICAL DIVISIONS.	STATE BANKS, SAVINGS BANKS, PRIVATE BANKERS, &c.			NATIONAL BANKS.			TOTAL.		
	No.	Capital.	Deposits	No.	Capital.	Net Deposits.	No.	Capital.	Deposits.
		Mill'ns.	*Mill'ns.*		*Mill'ns.*	*Mill'ns.*		*Mill'ns.*	*Mill'ns.*
New England States	546	12.0	429.2	552	165.9	208.6	1,098	177.9	637.8
Middle States	1.337	95.3	717.0	664	171.7	599.7	2,001	267.0	1,316.7
Southern States	507	30 7	61.8	184	31.1	59.5	691	61.8	121.3
Western States and Territories.	2,291	72 7	319.4	715	91.5	272.1	3,006	164.2	591.5
United States	4,681	210.7	1,527.4	2,115	460.2	1,139.9	6,796	670.9	2,667.3

From this table it will be seen that the total number of banks and bankers in the country at the date named was 6796, with a total banking capital of $670,966,043, and total deposits of $2,667,343,595.

The following table shows, by geographical divisions, the number of private bankers in the United States, with the aggregate amount of their capital, deposits and investments in United States bonds, for the six months ended May 31, 1881 :

GEOGRAPHICAL DIVISIONS.	No. of Banks.	Capital.	Deposits.	Invested in U. S. Bonds.
New England States	80	$4,698,782	$5,162,708	$1,067,652
Middle States	938	55,397,130	94,104,980	11,401,808
Southern States	258	5,588,828	17,323,504	263,780
Western States and Territories	1,762	27,639,115	125,254,362	3,937,254
United States	3,038	$93,323 855	$241,845,554	$16,670,494

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STATISTICS OF NATIONAL AND STATE BANKS AND PRIVATE BANKERS.—*Continued.*

The table below is a recapitulation of the foregoing, showing by groups the aggregate for the bankers in the sixteen principal cities, in the thirty-one States and Territories, having a private banking capital in excess of $100,000, and in the fifteen remaining States and Territories:

RECAPITULATION.	No. of Banks.	Capital.	Deposits.	Invested in U. S. Bonds.
Principal cities	717	$58,534,300	$89,996,545	$12 370,012
Principal States and Territories	2,255	34,169,435	148,178,652	4,227,815
Remaining States and Territories	66	620,120	3,670,357	72,667
United States	3,038	$93,323,855	$241,845,554	$16,670,494

The following table exhibits, for corresponding dates nearest to May 31 in each of the last six years, the aggregate amounts of the capital and deposits of each of the classes of banks given in the foregoing table:

YEARS.	NATIONAL BANKS.			STATE BANKS, PRIVATE BANKERS, &c.			SAVINGS BANKS WITH CAPITAL.			SAVINGS BANKS WITHOUT CAPITAL.		TOTAL.		
	Number.	Capital.	Deposits.	Number.	Capital.	Deposits.	Number.	Capital.	Deposits.	Number.	Deposits.	Number.	Capital.	Deposits.
		Mill'ns	*Mill'ns.*		*Mill'ns*	*Mill'ns*		*Mil's*	*Mil's.*		*Mil's.*		*Mil'ns*	*Mill's.*
1876..	2,091	500.4	713.5	3,803	214.0	480.0	26	5.0	37.2	691	844.6	6,611	719.4	2,075.3
1877..	2,078	481.0	768.2	3,799	218.6	470.5	26	4.9	38.2	676	843.2	6,579	704.5	2,120.1
1878..	2,056	470.4	677.2	3,709	202.2	413.3	23	3.2	26.2	668	803.3	6,456	675.8	1.920.0
1879..	2,048	455.3	713.4	3,639	197.0	397.0	29	4.2	36.1	644	747.1	6.360	656.5	1,893.5
1880..	2,076	455.9	900.8	3,798	190.1	501.5	29	4 0	34.5	629	783.0	6.532	650.0	2,219.9
1881..	2,115	460 2	1,139.9	4,016	206.5	627.5	36	4.2	37.5	629	862.3	6,796	670.9	2,667.3

The following information in reference to private bankers in sixteen of the principal cities has been separated, it being thought that it will prove of special interest:

CITIES.	No. of Banks.	Capital.	Deposits.	Invested in U. S. Bonds.
Boston	47	$4,065,097	$2.570,068	$1,003,343
New York City	508	45,482,515	45 414,376	9,670,751
Albany	3	550,000	1,611,470	351,000
Philadelphia	52	1,890,614	6,174,785	224,208
Pittsburgh	7	563,910	2,025,477	20,374
Baltimore	19	773,657	2,389,032	195,384
Washington	6	364,000	3,747,703	287,029
New Orleans	5	82,000	.....	.....
Louisville	3	178,000	728,464	.....
Cincinnati	8	812,167	3,863,817	280,205
Cleveland	4	55,000	963,938	8,967
Chicago	24	2,004,197	10 455,063	172,589
Detroit	7	161,256	945,669	7,333
Milwaukee	4	64 667	530,047	350
St. Louis	11	261,302	304,976	44,405
San Francisco	9	1,275,918	8,271,660	104,074
Totals	717	$58.534,300	$89,996,545	$12,370,012

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NATIONAL BANKS ORGANIZED, FAILED AND IN VOLUNTARY LIQUIDATION.

The number of National Banks which had deposited securities for their circulation to June 30, 1880, was	2,485
Organized during fiscal year 1881	54
Total number of National Banks organized to June 30, 1881	2,539
Failed prior to July 1, 1880	86
Failed during the fiscal year 1881	0
Total number of failed National Banks June 30, 1881	86
In voluntary liquidation prior to July 1, 1880	297
Went into voluntary liquidation during the fiscal year 1881	20
Total number of National Banks in voluntary liquidation June 30, 1881	317
Number of National Banks doing business June 30, 1881	2,136
Total	2,539

NATIONAL BANKS IN VOLUNTARY LIQUIDATION.

PLACE.	STATE.	TITLE.
Adams	New York	Hungerford National Bank.
Americus	Georgia	First National Bank.
Baraboo	Wisconsin	First National Bank.
Cannon Falls	Minnesota	First National Bank.
Coshocton	Ohio	First National Bank.
Green Spring	Ohio	First National Bank.
Houston	Texas	National Exchange Bank.
Huntington	Indiana	First National Bank.
Lansing	Iowa	First National Bank.
Marshall	Michigan	National Bank of Michigan.
Mechanicsburg	Ohio	Farmers' National Bank.
Minneapolis	Minnesota	Merchants' National Bank.
New Castle	Indiana	Bundy National Bank.
Rondout	New York	First National Bank.
Seneca Falls	New York	First National Bank.
Three Rivers	Michigan	Manufacturers' National Bank.
Tom's River	New Jersey	Ocean County National Bank.
Vineland	New Jersey	Vineland National Bank.
Watertown	New York	First National Bank.
Windsor	Vermont	Ascutney National Bank.

UNITED STATES CURRENCY ISSUED, REDEEMED AND OUTSTANDING.

ISSUE.	Total Issue.	Face Value of Notes Redeemed to June 30, 1881.	Less Deductions for Mutilations Since May 11, 1875, not Covered into the Treasury.	Redeemed to June 30, 1881, as Shown by Cash Statements.	Outstanding June 30, 1881.
Old Demand Notes	$60,030,000	$59,969,467	$2	$59,969,465	$60,535
United States Notes	1,634,101,281	1,287,479,353	59,088	1,287,420,265	346,681,016
One and two year Notes of 1863	211,000,000	210,919,285	.....	210,919,285	80,715
Compound Int. Notes	266,595,440	266,360,160	.....	266,360,160	235,280
Fractional Currency	368,724,079	353,258,578	16,390	353,242,188	15,481,892
Total	$2,540,450,800	$2,177,986,843	$75,481	$2,177,911,363	$362,539,438

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LIST OF INSOLVENT NATIONAL BANKS.

WITH DATE OF APPOINTMENT OF RECEIVERS, CAPITAL STOCK, AMOUNT OF CLAIMS PROVED AND DIVIDENDS PAID NOVEMBER 1, 1881.

NAME AND LOCATION OF BANK.	Appointment of Receiver.	Capital Stock.	Amount of Claim Proved.	Dividends Paid.
NEW YORK CITY.				
Atlantic N. B.	April 28, 1873	$300,000	$574,513	95
Croton N. B.*	Oct. 1, 1867	200,000	170,752	88½
Eighth N. B.*	Dec. 15, 1871	250,000	378,772	100
N. B. of the Commonwealth *	Sept. 22, 1873	750,000	796,995	100
Ocean N. B.	Dec. 13, 1871	1,000,000	1,282,254	100
Union Square N. B.*	Dec. 15, 1871	200,000	157,120	100
ALABAMA.				
First N. B. of Selma	April 30, 1867	100,000	289,467	42
ARKANSAS.				
First N. B. of Fort Smith *	May 2, 1872	50,000	15,142	100
COLORADO.				
First N. B. of Georgetown *	Aug. 18, 1877	75,000	168,760	22½
Miners' N. B. of Georgetown	Jan. 24, 1876	150,000	92,624	65
CONNECTICUT.				
First N. B. of Bethel *	Feb. 28, 1868	60,000	68,986	100
DISTRICT OF COLUMBIA.				
First N. B. of Washington *	Sept. 19, 1873	500,000	1,619,965	100
German-American N. B. of Washington	Nov. 1, 1878	130,000	270,205	40
Merchants' N. B. of Washington *	May 8, 1866	200,000	669,513	24 7/10
ILLINOIS.				
Central N. B. of Chicago	Dec. 1, 1877	200,000	298,324	60
City N. B. of Chicago	May 17, 1876	250,000	703,658	77
Cook County N. B of Chicago	Feb. 1, 1875	500,000	988,878	8
Fourth N. B. of Chicago †	Feb. 1, 1876	200,000	35,801	50
German N. B of Chicago †	Dec. 20, 1878	500,000	141,484	80
Manufacturers' N. B. of Chicago †	Feb. 10, 1880	500,000	.....	....
Scandinavian N. B. of Chicago	Dec. 12, 1872	250,000	249,174	40
Third N. B. of Chicago	Nov. 24, 1877	750,000	988,641	100
First N. B. of Rockford *	Mar. 15, 1869	50,000	69,874	41 9/10
First N. B. of Winchester *	Mar. 16, 1877	50,000	143,300	63 80/110
INDIANA.				
First N. B. of Anderson	Nov. 23, 1873	50,000	143,534	25
First N. B. of Delphi	July 20, 1877	50,000	133,112	100
First N. B. of Franklin	Feb. 13, 1877	132,000	184,457	100
First N. B. of Monticello	July 18, 1879	50,000	14,206	30
Gibson County N. B. of Princeton *	Nov. 28, 1874	50,000	62,646	100
IOWA.				
First N. B. of Bedford	Feb. 1, 1876	30,000	50,781	12½
First N. B. of Keokuk *	Mar. 3, 1868	100,000	205,256	68½
First N. B. of Osceola	Feb. 25, 1876	50,000	34,535	100
KANSAS.				
Merchants' N. B. of Fort Scott * †	Sept. 25, 1878	50,000	27,801	60
First N. B. of Topeka *	Dec. 16, 1873	100,000	55,372	58 9/10
First N. B. of Wichita	Sept. 23, 1876	60,000	97,464	70
LOUISIANA.				
First N. B. of New Orleans	May 20, 1867	500,000	1,119,313	70
Crescent City N. B. of New Orleans *	Mar. 18, 1873	500,000	657,020	84 88/100
New Orleans N. Banking Association	Oct. 23, 1873	600,000	1,426,858	55
MINNESOTA.				
First N. B. of Duluth *	Mar. 13, 1876	100,000	89,786	100
N. Exchange B. of Minneapolis *	May 24, 1877	100,000	223,942	88 888/1000
MISSISSIPPI.				
N. B. of Vicksburg	April 24, 1868	50,000	33,562	35

* Finally closed. † Formerly in voluntary liquidation.

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LIST OF INSOLVENT NATIONAL BANKS.—*Continued.*

NAME AND LOCATION OF BANK.	Appointment of Receiver.	Capital Stock.	Amount of Claim Proved.	Dividends Paid.
MISSOURI.				
Commercial N. B. of Kansas City	Feb. 11, 1878	$100,000	$75.175	100
First N. B. of Kansas City	Feb. 11, 1878	500,000	392,394	40
Farmers' N. B. of Platte City *	Oct. 1, 1878	50,000	12,449	100
N. B. State of Missouri of St. Louis	June 23, 1877	2,500,000	1,847,584	95
First N. B. of Warrensburg	Nov. 1, 1878	100,000	158,138	100
MONTANA.				
First N. B. of Bozeman	Sept. 14, 1878	50,000	69,631	85
People's N. B. of Helena	Sept. 13, 1878	100,000	168,048	30
NEVADA.				
First N. B. of Nevada, Austin	Oct. 13, 1869	250,000	170,012	90
NEW JERSEY.				
First N. B. of Newark	June 14, 1880	300,000	552,177	90
NEW YORK.				
First N. B. of Attica *	April 14, 1865	50,000	122,089	58
Farmers and Citizens' N. B. of Brooklyn *	Sept. 6, 1867	300,000	1,191,500	96
N. B. of Fishkill	Jan. 27, 1877	200,000	345,320	100
Washington County N. B. of Greenwich *	June 8, 1878	200,000	262,812	100
First N. B. of Medina *	Mar. 13, 1867	50,000	82,338	39 3/16
Wallkill N. B. of Middletown *	Dec. 31, 1872	175,000	171,468	100
Commercial N. B. of Saratoga Springs *	Feb. 11, 1879	100,000	128,832	100
First N. B. of Tarrytown	Mar. 23, 1878	100,000	118,371	85
N. Unadilla B. of Unadilla *	Aug. 29, 1867	120,000	127,801	45 3/10
Watkins N. B. of Watkins *	July 12, 1876	75,000	59,144	100
Waverly N. B. of Waverly *	April 23, 1872	106,100	79,864	100
OHIO.				
First N. B. of Greenfield †	Dec. 12, 1876	50,000	.....	....
First N. B. of Mansfield	Oct. 18, 1873	100,000	175,068	45
First N. B. of Tiffin *	Oct. 22, 1875	100,000	237,824	66
PENNSYLVANIA.				
First N. B. of Allentown †	April 15, 1878	250,000	50,486	50
First N. B. of Ashland * †	Feb. 28, 1878	112,500	33,105	100
First N. B. of Butler	July 23, 1879	50,000	108,385	40
First N. B. of Carlisle	Oct. 24, 1873	50,000	65,729	72
Venango N. B. of Franklin	May 1, 1866	300,000	434,186	15
Lockhaven N. B. of Lockhaven	Aug. 20, 1877	120,000	243,736	90
First N. B. of Meadville	June 9, 1880	100,000	93,625	100
Fourth N. B. of Philadelphia *	Dec. 20. 1871	200,000	645,558	100
Second N. B. of Scranton †	Mar. 15, 1879	200,000	118,638	25
Northumberland County N. B. of Shamokin	Mar. 12, 1877	67,000	165,435	75
First N. B. of Waynesburg †	May 15, 1878	100,000	22,146	40
TENNESSEE.				
Tennessee N. B. of Memphis *	Mar. 21, 1867	100,000	376,932	17½
TEXAS.				
First N. B. of Dallas	June 8, 1878	50,000	73,804	37
UTAH.				
First N. B. of Utah, Salt Lake City *	Dec. 10, 1874	150,000	93,021	24 381/1000
VERMONT.				
First N. B. of Brattleboro	June 19, 1880	300,000	86,669	100
N. B. of Poultney *	April 7, 1879	100,000	81,801	100
VIRGINIA.				
Charlottesville N. B. of Charlottesville	Oct. 28, 1875	200,000	342,794	55
Citizens' N. B. of Charlottesville †	Sept. 14, 1878	100,000	.....	....
First N. B. of Norfolk	June 3, 1874	100,000	176,330	49
First N. B. of Petersburg *	Sept. 25, 1873	200,000	167,285	76
Merchants' N. B. of Petersburg *	Sept. 25, 1873	400,000	992,636	34
WISCONSIN.				
First N. B. of La Crosse	April 11, 1876	50,000	139,952	45

* Finally closed. † Formerly in voluntary liquidation.

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CONDITION OF THE NATIONAL BANKS.

The following table, from the report of the Comptroller of the Currency, exhibits the resources and liabilities of the National banks at the close of the business on the 1st day of October, 1881, the returns from New York City, from Boston, Philadelphia, and Baltimore, from the other reserve cities, and from the remaining banks of the country, being tabulated separately :

	New York City. 48 Banks.	Boston, Philadelphia and Baltimore. 102 Banks.	Other reserve Cities. 87 Banks.	Country Banks. 1895 Banks.	Aggregate. 2132 Banks.
RESOURCES.					
Loans and discounts	$246,757,659	$211,814,653	$134,406,498	$576,043,493	$1,169,022,303
Overdrafts	143,733	55,507	386,397	4,188,143	4,773,780
Bonds for circulation	22,991,500	57,290,800	27,847,100	255,206,100	363,335,500
Bonds for deposits	820 000	625,000	3,848,000	10,247,000	15,540,000
U. S. bonds on hand	7,854,050	2,518,050	6,302,000	24,298,350	40,972,450
Other stocks and bonds	13,413 567	7,386,271	4,614,456	36,482,409	61,896,703
Due from reserve agents	.....	20,866,093	19,767,054	92,335,036	132,968,183
Due from other Nat'l banks	19,917,055	14,143,191	10,479,467	33,965,733	78,505,446
Due from other b'ks & bankers	3,278,155	1,446,097	3,775,495	10,757,140	19,306,827
Real estate, furniture, &c	10,760,838	6,739,161	4,593,197	25,235,915	47,329,111
Current expenses	1,089,101	792,083	844,553	4,006,199	6,731,936
Premiums	1,061,797	247,164	360,495	2,469,130	4,138,586
Checks and other cash items	2,513,144	1,337,655	1,048,504	9,886,723	14,786,026
Exchanges for clearing house	146,597,213	27,198,422	14,592,607	879,867	189,268,109
Bills of other National banks	1,580,588	1,802,778	2,019,871	12,329,475	17,732,712
Fractional currency	37,964	40,426	54,971	240,585	373,946
Specie	51,524,768	17,584,343	17,256,624	27,969,001	114,334,736
Legal-tender notes	8,983,371	6,934,070	10,767,998	26,473,002	53,158,441
U. S. certificates of deposit	1,915,000	2,150,000	2,055,000	620,000	6,740,000
Five-per cent. redemp. fund	1,016,807	2,543,414	1,194,348	11,361,183	16,115,752
Due from U. S. Treasurer	395,180	218,485	136,165	607,014	1,356,844
Totals	$542,651,490	$383,783,603	$266,350,800	$1,165,601,498	$2,358,387,391
LIABILITIES.					
Capital stock	$51,150,000	$79,398,330	$40,401,500	292,872,155	463,821,985
Surplus fund	19,947,316	21,954,102	12,208,793	74,030,407	128,140,618
Undivided profits	12,832,315	6,287,274	5,779,776	31,472,826	56,372,191
Nat'l bank notes outstanding	20,112,590	50,632,029	23,513,195	225,942,155	320,199,969
State bank notes outstanding	47,472	35,614	.....	161,932	245,018
Dividends unpaid	246,228	1,356,702	172,542	2,060,455	3,835,927
Individual deposits	295,692,013	163,432,337	120,094,419	491,778,762	1,070,997,531
U. S. deposits	437,422	366,243	2,262,560	5,410,465	8,476,690
Deposits of United States disbursing officers	89,934	107,140	844,813	2,589,916	3,631,803
Due to National banks	104,089,161	45,523,222	34,048,738	22,201,825	205,862,946
Due other banks and bankers	38,007,039	13,926,472	24,885,452	12,228,508	89,047,471
Notes and bills rediscounted	.....	.....	364,393	2,726,772	3,091,165
Bills payable	.....	764,138	1,774,619	2,125,320	4,664,077
Totals	$542,651,490	$383,783,603	$266,350,800	$1,165,601,498	$2,358,387,391

LIST OF COUNTERFEITS OF U. S. TREASURY AND NATIONAL BANK NOTES.

All Treasury or National bank notes are printed by the Government, on sheets of four bills lettered respectively A, B, C, D.

ONE of these letters must be on every bill and is a FIXTURE upon the plate. The counterfeiter makes but a SINGLE plate, and therefore can print but ONE of the four letters. Thus, the letter of a counterfeit being known, the bills bearing either of the remaining letters may be received with perfect safety.

Refuse ALL notes of the following, as such banks HAVE NEVER BEEN IN EXISTENCE :

First National Bank.....of Galena, Illinois.
First National Bank.....of Cecil, Illinois.
City National Bank.....of Utica, N. Y.
National Bank.....of Linderpark, N. Y.

NOTICE—With exception of the instances designated by an (*) in the following list of

counterfeits, nearly all of the GENUINE issue of denominations counterfeited has been WITHDRAWN FROM CIRCULATION; and it is therefore best to REFUSE ALL SUCH.

DENOMINATION OF ONE DOLLAR.		
National Eagle*	Boston, Mass	Photographed.
DENOMINATION OF TWO DOLLARS.		
Marine*	New York, N. Y	A, January 1, 1865.
Market*	New York, N. Y	A, January 1, 1865.
National Union*	Kinderhook, N. Y	A, July 1, 1865.
National Bank of Rhode Island	Newport, R. I	A, November 1, 1865.
Ninth*	New York, N. Y	A, January 2, 1865. A, January 1, 1865.
St. Nicholas*	New York, N. Y	A, January 1, 1865.
Westchester County*	Peekskill, N. Y	A, August 15, 1865.
DENOMINATION OF FIVE DOLLARS.		
First National	Aurora, Ill	A, November 2, 1863.
First National	Canton, Ill	A, May 21, 1864.
First National	Chicago, Ill	A, May 10, 1865.
First National	Hanover, Pa	D, February 20, 1865.
First National	N. Hampton, Mass	C, May 2, 1865.
First National	Paxton, Ill	A, October 20, 1871.
First National	Peru, Ill	A, June 2, 1864.
First National	Tamaqua, Pa	B, July 1, 1865.
Central National	Chicago, Ill	A, May 10, 1865.
Dedham National*	Dedham, Mass	B, Photographed.
Farmers National	Virginia, Ill	A, May 10, 1865.
Fort Stanwix National	Rome, N. Y	B,
Globe National*	Boston, Mass	C, Photographed.
German National	Chicago, Ill	A, May 10, 1865.
Hampden National	Westfield, Mass	C & D, August 1, 1865.
Jewett City National	Jewett City, Conn	B, September 1, 1865.
Manufacturers National*	Amsterdam, N. Y	B, April 15, 1865.
Merchants National	Chicago, Ill	A, May 10, 1865.
Merchants National	New Bedford, Mass	C, February 14, 1865.
National Bank of Pawling*	Pawling, N. Y	A, July 20, 1865.
Pocasset National	Fall River, Mass	C, January 2, 1865.
Peoples National	Jackson, Mich	D, October 2, 1864.
Traders National	Chicago, Ill	A, May 10, 1865.
Union National	Chicago, Ill	A, May 10, 1865.
DENOMINATION OF TEN DOLLARS.		
First National	Lockport, N. Y	A, February 20, 1865.
First National	New York, N. Y	A.
First National	Philadelphia, Pa	B, February 20, 1864.
First National	Poughkeepsie, N. Y	A, August 1, 1865.
First National	Red Hook, N. Y	A, February 20, 1865.
Albany City National	Albany, N. Y	A.
Auburn City National	Auburn, N. Y	A, July 20, 1865.
American National	New York, N. Y	A, May 12, 1865.
Croton National	New York, N. Y	A.
City National	Poughkeepsie, N. Y	A, July 4, 1865.
Central National	Rome, N. Y	A, May 12, 1865.
Farmers and Manufacturers National	Poughkeepsie, N. Y	A, August 1, 1863.
Flour City National	Rochester, N. Y	A, July 1, 1865.
Highland National	Newburg, N. Y	A, July 1, 1865.
Lafayette National	Lafayette, Ind	A, December 22, 1865.
Muncie National*	Muncie, Ind	A, February 14, 1865.
Marine National	New York, N. Y	A, July 1, 1865.
Market National*	New York, N. Y	A.
Mechanics National	New York, N. Y	A.
Merchants National	New York, N. Y	A.
Mutual National	Troy, N. Y	A, May 10, 1865.
National Bank of Commerce	New York, N. Y	A, July 1, 1865.
National Bank of State of New York	New York, N. Y	A, July 1, 1865.
Richmond National	Richmond, Ind	A, March 15, 1873.
Syracuse National	Syracuse, N. Y	A, August 1, 1865.
Saratoga National	Waterford, N. Y	A, July 1, 1865.
Third National	Philadelphia, Pa	B. February 20, 1864.
Union National	New York, N. Y	A.
DENOMINATION OF TWENTY DOLLARS.		
First National*	Indianapolis, Ind	A, November 2, 1863.
First National*	Portland, Conn	A, May 10, 1865.
Fourth National	Philadelphia, Pa	A, March 7, 1864.
Market National*	New York, N. Y	B, January 19, 1865.
Merchants National*	New York, N. Y	B, July 19, 1865.
National Bank of Commerce*	New York, N. Y	B, July 19, 1865.
National Shoe and Leather*	New York, N. Y	B, July 19, 1865.
Oneida National*	Utica, N. Y	B, August 19, 1865.
Tradesmens National*	New York, N. Y	B, July 19, 1865.

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LIST OF COUNTERFEITS OF U. S. TREASURY AND NATIONAL BANK NOTES.—*Continued.*

DENOMINATION OF FIFTY DOLLARS.		
Central National	New York, N. Y.	A, April 15, 1865.
National Broadway*	New York, N. Y.	A and C.
National Bank of Commerce*	New York, N. Y.	A & C, January 10, 1865.
Third National*	Buffalo, N. Y.	A, March 10, 1865.
Tradesmens National	New York, N. Y.	A and D.
Union National*	New York, N. Y.	A, April 15, 1864.
DENOMINATION OF ONE HUNDRED DOLLARS.		
Central National*	New York, N. Y.	A, April 15, 1864.
First National*	Boston, Mass.	A, February 15, 1864.
Merchants National	New Bedford, Mass.	A, February 14, 1864.
National Revere	Boston, Mass.	A, July 20, 1865.
Ohio National	Cincinnati, O.	A, December 22, 1864.
Pittsfield National	Pittsfield, Mass.	A.
Second National	Wilkesbarre, Pa.	A, November 2, 1863.

COUNTERFEIT UNITED STATES TREASURY NOTES.

1s.—Portrait of Secretary Chase. Engraving poor; back pale. August 1, 1862.

2s.—Profile of Hamilton. Engraving good. August 1, 1862.

5s.—Coarsely engraved. Letters A and D, March 10, 1863.

5s.—Second plate; portrait of Jackson. Series of 1875.†

10s.—First plate; poor portrait of Lincoln. March 10, 1862 and 1863.
Second plate; letter 'P' in 'pay to bearer' too high up.
Second issue; 14 small 'Xs' on one side, 16 on opposite; genuine 15 each.
Third plate; 8 lines under 'UNITED STATES'; genuine has 5.
10s raised from 1s; hold to the light.

20s.—Dates of March 10, 1862 and 1863.

50s.—Profile of Hamilton, March 10, 1863.
Letter C, date of March 10, 1862.
50s raised from 2s; hold to the light.
Another, color and engraving poor; dated July 15, 1864.
Another, no silk fibres in the paper. Date, March 3, 1869.
Another, series of 1874; engraving poor.

100s.—Large spread eagle on a rock. Date, March 10, 1862.
May 15, 1865; letter 'U' in 'UNITED STATES' touches die in the corner.

500s.—Portrait of John Quincy Adams. March 3, 1863.††
Another, Adams' ears indistinct. Issue of 1869.

1000s.—Portrait of Robert Morris; letter B, March 10, 1862. None but an expert can detect this counterfeit.

† Only note of the new issue that has been counterfeited.

†† Plates not yet captured.

Nearly all the genuine notes dated 1862, 1863 and 1869 have been withdrawn from circulation. It is therefore safest to REFUSE all bills bearing these dates.

STOLEN BANK NOTES.

By an unjust, but nevertheless existing law, the notes of National banks STOLEN before being regularly issued, are rejected at the Bank Redemption Agency.

The following are the titles and numbers, so far as known up to the present time. The NUMBERS given are BANK numbers, and are to be found in the left lower hand corner of each National bank note.

National Bank of Barre, Vermont	10s and 20s,	911 to 930.
National Hide and Leather Bank, Boston	10s and 20s,	11,919 to 11,972.
First National, Jersey City, New Jersey	50s and 100s,	671 to 750.
National City, Lynn, Mass	50s and 100s,	121 to 150.
Third National, New York City, N. Y.	10s and 20s,	9,414 to 9,428.
Osage National, Osage, Iowa	5s	1,751 to 2,200.
National Bank of Pontiac, Illinois	5s	741 to 765.
Merchants National, Albany, N. Y.	10s and 20s,	759 to 766.

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CLEARING HOUSES IN THE UNITED STATES.

LOCATION.	No. of Banks.	President.	Manager.
New York	58	Henry F. Vail	William A. Camp.
Baltimore	19	.....	Robert Mickle.
Boston	51	James H. Beal	Nathaniel G. Snelling.
Chicago	16	George Schneider	W. S. Smith.
Cincinnati	16	James Espy	George P. Bassett.
Cleveland	9	Truman P. Handy	Alfred H. Wick, *Sec.*
Columbus	14	T. P. Gordon	John Field.
Indianapolis	14	F. M. Churchman, *V. P.*	Jot. Elliott.
Kansas City	5	J. S. Chick	William H. Seeger.
Louisville	19	.....	Clinton McClarty.
Lowell, Mass	7	Charles M. Williams	Edward K. Perley.
Memphis	6	W. M, Farrington	Maurice Maas.
Milwaukee	9	D. Ferguson	T. L. Baker.
New Haven	10	Wilbur F. Day	John C. Bradley.
New Orleans	10	Joseph H. Oglesby	Isaac N. Maynard.
Norfolk, Va	6	W. H. Peters	Walter H. Doyle.
Peoria, Ill	..	G. H. McIlvaine	B. F. Blossom, *Sec.*
Philadelphia	30	Joseph Patterson	George E. Arnold.
Pittsburgh	18	John Harper	John M. Chaplin.
San Francisco	14	A. McKinlay	Charles Sleeper.
Springfield, Mass	9	L. Warriner	Arthur B. West.
St. Joseph	3	John Colhoun	E. O. Sayle.
St. Louis	18	Charles Parsons	Edward Chase.
St. Paul	7	Walter Mann	H. P. Upham.
Syracuse	9	T. J. Leach	M. J. Myers, *Tr.*
Worcester, Mass	8	Edward L. Davis	Lewis W. Hammond.

TRANSACTIONS OF THE NEW YORK CLEARING HOUSE.

The following table shows the yearly transactions of the New York Clearing House for the twenty-eight years since its organization in 1853, and the amounts and ratios of currency required for the payment of daily balances:

YEARS.	No of Banks.	Capital.	Exchanges.	Balances Paid in Money.	Average Daily Exchanges.	Average Daily Balances Paid in Money.	Ratios.
							pr. ct.
1854	50	$47,044,900	$5,750,455,987	$297,411,494	$19,104,505	$988,078	5.2
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.6
1859	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6.0
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.0
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,658	2,207,252	4.6
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4.0
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4.0
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4.0
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3.0
1870	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871	62	84,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872	61	84,420,200	32,636,997,404	1,213,293,827	105,964,277	3,939,266	3.7
1873	59	83,370,200	33,972,773,943	1,152,372,108	111,022,137	3,765,922	3.4
1874	59	81,635,200	20,850,681,963	971,231,281	68,139,484	3,173,958	4.7
1875	59	80,435,200	23,042,276,858	1,104,346,845	75,301,558	3,608,977	4.8
1876	59	81,731,200	19,874,815,361	1,009,532,037	64,738,812	3,288,381	5.1
1877	58	71,085,200	20,876,555,937	1,015,256,483	68,447,724	3,328,710	4.9
1878	57	63,611,500	19,922,733,947	951,970,454	65,106,974	3,111,015	4.8
1879	59	60,800,200	24,553,196,689	1,321,119,298	79,977,839	4,303,320	5.4
1880	57	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881	60	61,162,700	48,565,818,212	1,776,018,102	165,055,201	5,823,010	3 5
	.....	71,403,745	584,440,115,759	24,448,833,204	68,181,783	2,833,647	4.2

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TRANSACTIONS OF THE NEW YORK CLEARING HOUSE.—*Continued.*

The total amount of transactions for the twenty-eight years given in the table is $584,440,-115,759, and the annual average is $20,872,861,277.

The Clearing House transactions of the Assistant Treasurer of the United States at New York, for the year ending November 1, 1881, were as follows:

Exchanges received from Clearing House	$358,193,774
Exchanges delivered to Clearing House	92,748,620
Balances paid to Clearing House	270,966,495
Balances received from Clearing House	5,521,341
Showing that the amount paid by the Assistant Treasurer to the Clearing House was in excess of the amount received by him	265,445,154

PAPER AND SPECIE CIRCULATION.

The following table shows the total paper and specie circulation in each of the principal countries of the world.

COUNTRIES.	Population.	Total Paper and Metallic Circulation.	Amount of Specie in Banks and National Treasuries.	Active Circulation.	Per Capita of Active Circulation.
United States	50,152,866	$1,529,548 612	$376,426,226	$1,153,122,386	22.99
Great Britain	31,628,338	901,596,988	150,217,667	751,379,321	23.76
Canada	*4,075,000	51,608,711	9,046,000	42,562,711	10.44
Australia	2,749,852	84,047,447	60,440,708	23,606,739	8.59
India	191,096,603	1,070,874,880	35,536,289	1,035,338,591	5.42
Germany	45,194,172	884,690,235	146,355,482	738,334,753	16.34
France	36,905,788	1,989,390,021	353,042,164	1,636,347,857	44.34
Belgium	5,476,668	170,434,827	17,903,854	162,530,973	27 85
Switzerland	2,846,102	51,294,000	7,124,131	44,169,869	15.52
Greece	1,679,775	20,390,000	4,500,000	15,890,000	9.46
Italy	*27,769,475	381,875,402	26,799,815	355,075,587	12.79
Austria	37,741,413	386,011,587	90,400,000	295,611,587	7.83
Sweden	4,568 901	33,338,988	7,150,947	26,188,041	5.73
Norway	1,806,900	21,288,589	9,243,818	12,044,771	6.67
Denmark	1,980,675	33,207,000	7,000,000	26,207,000	13.23
Netherlands	3,866,456	169,630,174	50,221,458	119,408,716	30.73
Russia	86,952,347	245,446,784	119,209,784	126,237,000	1.45
Spain	16,625,869	253,867,288	44,105,089	209,762,199	12.62
Portugal	4,160,000	65,023,360	9,508,169	55,515,191	13 34
Turkey	*21,000,000	37,461,117	.....	37,461,117	1.78
Mexico	9,343,470	51,500,000	.....	51,500,000	5.51
Colombia	2,951,311	6,395,343	200,000	6,195,343	2.10
Peru	2,703,070	14,980,838	1,882,018	13,098,820	4.85
Brazil	10,108,291	91,000,000	.....	91,000,000	9.00
Venezuela	2,080,000	11,250,900	.....	11,250,900	5.41
Central America	*2,600,000	2,855,647	.....	2,855,647	1.10
Argentine Republic	*2,000,000	379,470,000	.....	379,470,000	189.74
Cuba	1,394,516	98,943,457	24,000,000	74,943,457	53.76
Japan	33,623,319	297,802,697	15,894,489	281,908,208	8.38
Algiers	2,867,626	27,500,748	6,270,748	21,230,000	7.40
Hayti	*572,000	5,000,000	.....	5,000,000	8.74
Cape of Good Hop	720,984	36,569,956	7,262,920	29,307,036	40.70
		$9,404,295,596	$1,579,741,776	$7,824,553,820	

* Estimated.

UNITED STATES COINS.

The following shows the standard weight of the various coins issued by the United States Government:

			Grains.				Grains.				Grains.
Double Eagle,	$20,	gold,	516	One Dollar,		gold,	25.8	Twenty Cents,		silver,	77.16
Eagle,	10,	"	258	Trade Dollar,		silver,	420	Dime,		"	38.58
Half Eagle,	5,	"	129	One Dollar,		"	412.5	5 Cents,		copper-nickel,	77.16
Quarter Eagle,	2½	"	65.5	Half Dollar,		"	129.9	3 Cents,		"	30
Three Dollars,		"	77.4	Quarter Dollar,		"	96.45	1 Cent,		bronze,	48

United States Gold and Silver Coins are 9-10 fine.

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INFORMATION FOR BUSINESS MEN.

INSOLVENT AND ASSIGNMENT LAWS.

Since the repeal of the United States Bankrupt Law, the laws of the different States respecting insolvency, assignments for the benefit of creditors, exemptions of property from liability for debts, and attachments of property upon mesne process, have become of general interest. A short epitome of them is here presented. The following are some of the general rules governing these matters: A discharge in insolvency does not effect the rights of a creditor, who is not within the jurisdiction of the State were the discharge is granted, and does not submit himself to that jurisdiction by proving his claim against the estate of the debtor. In the absence of statutes, assignments of property for the benefit of creditors are valid, even though they provide for preferences, and for a release of the debtor by creditors taking the benefit of them. An involuntary assignment, under the laws of one State, of choses in action and other property in another, is not good against attaching creditors in the second State. A voluntary assignment will not prevail against a prior attachment, nor against a subsequent attachment unless the assignment is valid under and executed with the formalities required by the laws of the State where the property is attached.

ALABAMA.—No insolvent law. Assignments regulated by statute, which forbids preferences, or any provision for the release of the debtor. Attachments issue against a defendant who is a non-resident or absconds, or removes his property from the State, or is guilty of fraud, etc. A bond is required of plaintiff. Exemptions: homestead, $2000; selected personal property, $1000.

ARIZONA.—No insolvent or assignment law. Attachments issue in actions upon contract for direct payment of money where plaintiff has no security, or when defendant is a non-resident, etc. The plaintiff must give bond. Exemptions· homestead, $5000; certain personal property, $1200, domestic animals, etc.

ARKANSAS.—No insolvent law. Assignments regulated by statute, which forbids preferences, and frees the debtor from liability to arrest or imprisonment. Attachments issue against a defendant who is non-resident, about leave the State, avoids service of process, conceals property, or is guilty of fraud, etc. Exemptions: homestead, $2500; personal property of head of family, $500.

CALIFORNIA.—An insolvent law passed in 1880, substantially like the United States Bankrupt Law. Involuntary proceedings by five creditors, residents of the State, whose debts amount to $500. Payment of dividend not condition of discharge. None in case of fraud or preference. Assignments are acts of insolvency, which may be avoided by assignee within one month of proceedings; otherwise probably good. Attachments when defendant is a non-resident, or in an action upon contract for direct payment of money, where plaintiff has no security, the plaintiff giving bond. Exemptions: homestead, $5000, or if party is unmarried, $1000; household articles, $200; library, etc.

COLORADO.—No insolvent law. Assignments without preferences (except for wages accruing during six months previous to date of assignment) permitted. Attachments (plaintiff

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giving bond) when defendant is non-resident, or a foreign corporation, or a corporation whose chief office or place of business is out of State, or conceals himself, or stands in defiance of officer, or in case of fraud, etc., or in actions upon overdue notes, bills of exchange, written contracts for direct payment of money, and book accounts. Exemptions: to head of a family, homestead, $2000; tools and stock, $200; wearing apparel, household goods and furniture, $100; library of professional men, $300; animals, farming tools, etc.

CONNECTICUT.—Insolvent law, with compulsory proceedings, which may be taken by creditor to amount of $100. Property put into hands of trustee. Discharge from debts proved, upon payment of seventy per cent. Debtor's property exempt for two years from legal process upon debts which might have been proved. Assignments must be administered under this law. Attachments on mesne process, in all cases. Exemptions: necessary wearing apparel and furniture.

DAKOTA.—No insolvent law. Assignments without preferences allowed, but are void against any creditor not assenting thereto, if they tend to coerce the creditor to release his claim, or provide for payment of fraudulent claim, or reserve any benefit to assignor, or confer any power upon assignee, which may delay the conversion of the assigned property, or exempt the assignee from liability from neglect of duty, etc. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals or conveys property in fraud of creditors, or in actions on debts for property obtained by false pretences, etc. Exemptions: one acre in town, or 160 acres in country, with buildings; selected personal property, $1500, besides absolute exemptions.

DELAWARE.—No insolvent law. An imprisoned debtor may be released upon making an assignment, except in cases of fraud. Voluntary assignments with preferences allowed and regulated by statute, but a special partnership may not give preferences. Attachments (plaintiff giving bond) when defendant has fraudulently left the State, etc. Exemptions: personal property, $200 to $275.

DISTRICT OF COLUMBIA.—No insolvent or assignment laws, except that assignments of the property of a special partnership, with preferences, are void. Attachment (plaintiff giving bond) when defendant is non-resident, or removes or is about to remove his property, etc. Exemptions: clothing, furniture, $300; tools, $200; library, $400; provisions, etc.

FLORIDA.—No insolvent or assignment law. Attachments (the plaintiff giving bond) when defendant is non-resident, or about to part with his property fraudulently, or remove from the State, or fraudulently secretes property, etc. Exemptions: homestead, 160 acres in country, half acre in city, with buildings; personal property, $1000.

GEORGIA.—No insolvent law. Assignments regulated by a statute, which permits preferences, except by special partnerships, but forbids the reservation of any benefit to the assignor. Attachments (the plaintiff giving bond) when defendant is non-resident, absconds, conceals himself, resists a legal arrest, removes or is about to remove his property, fraudulently disposes of or makes a fraudulent lien on the same. Exemptions: to head of family, realty, or personalty, or both to aggregate value of $1600.

IDAHO.—Insolvent law, under which the debtor is discharged upon making an assignment, as therein provided, except in cases of fraud. Attachments (plaintiff giving bond) in actions upon contract for the direct payment of money, when the plaintiff has no lien or security, or when the defendant is a non-resident, etc. Exemptions: homestead, $5000; certain enumerated personal property.

ILLINOIS.—A law by which an imprisoned debtor may be released upon surrendering his property, but the debt is not discharged. Assignments, without preference, allowed and regulated by statute. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals himself or his property, is guilty of fraud, etc. Exemptions: homestead, $1000; furniture, $100; selected property, $100; certain farm stock.

INDIANA.—No insolvent law. Assignments, without preferences or provision for release of debtor, allowed and regulated by statute. Attachments substantially same as Illinois. Exemptions: real or personal, at option of debtor, $500.

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IOWA.—No insolvent law. Assignments without preferences allowed and regulated by

statute. Attachments substantially same as in Illinois. Exemptions: homestead, half acre in town, forty acres in country, with buildings thereon; enumerated personal property, $1200.

KANSAS.—No insolvent law. Assignments without preference allowed and regulated by statute. Attachment substantially as in Illinois. Exemptions: homestead, one acre in town, 160 acres in country, with improvements; furniture, $300; and other enumerated articles of personal property.

KENTUCKY.—No insolvent law. Assignments regulated by statute. Any preference may be set aside in six months. Attachments substantially as in Illinois. Exemptions: homestead, $1000; furniture, $100; some farming stock, etc.

LOUISIANA.—Insolvent law, with compulsory proceedings by a judgment creditor, upon return of the execution "no property found." The debtor makes a surrender to the creditors, and may be discharged by consent of a majority of creditors in number and amount, except in case fraud or preference is proved. Assignments without preference may be made without regard to the insolvent law. Attachment substantially as in Illinois. Exemptions: homestead, upon recording claim in proper office, with stock, $2000; furniture, etc., $600.

MAINE.—Insolvent law, passed in 1878, and extensively amended in 1879 and 1880, modeled on the U. S. Bankrupt Law. Voluntary petition may be filed by debtor owing $300. Involuntary proceedings by at least two creditors, having one-fourth in amount of the provable debts. Debtors owing less than $300 may make an assignment in a summary manner. No percentage is required to be paid to entitle a debtor for the first time insolvent, to discharge. Attachments within four months from date of filing petition dissolved. Preferences given within two months void, and may be recovered by assignee. Assignments are acts of insolvency, and may be set aside by the assignee in insolvency, if made within four months of the filing of the petition. Otherwise, probably good, if without preferences. Attachments on mesne process in all cases. Exemptions: homestead, $500 (if recorded in proper office); furniture, $50, and certain specified articles.

MARYLAND.—Insolvent law, amended in 1880, under which the debtor is dicharged upon surrender of his property, except where fraud or preference is proved. Involuntary proceedings on petition of one creditor to amount $250, filed within sixty days after act of insolvency. Assignments may be declared void under insolvent law. Attachment (plaintiff giving bond) when defendant is non-resident, and in case of fraud, etc. Exemptions: books, tools; $100 selected property.

MASSACHUSETTS.—Insolvent law, similar to the U. S. Bankrupt Law. Proceedings generally the same, except that involuntary petition may be filed by one creditor. Discharge upon payment of fifty per cent, or by consent of majority of number and value of creditors. None in case of fraud or preference. Assignments are acts of insolvency, but good if not avoided by assignee in insolvency. Attachments on mesne process, in all cases. Exemptions: homestead, $800, upon recording claim in proper office; furniture, $300; stock and tools, $100; and certain other articles of personal property.

MICHIGAN.—Insolvent law, by which a debtor, with the consent of two-thirds of his creditors, and upon surrendering his property, may be discharged. Assignments allowed, and regulated by acts of 1879 and 1881. Attachments (plaintiff giving bond) issue when defendant is a non-resident, or is guilty of fraud, etc. Exemptions: homestead, forty acres in country, with house thereon; or lot and house in town worth $1500; household goods, $250; clothing and library, $150; tools and implements, $250.

MINNESOTA.—Insolvent law passed in 1881, under which involuntary proceedings may be taken, creditor must file a release of his claim in court before he can receive dividend upon it, unless fraud is shown. Assignments without preference allowed and regulated by statute. Attachment (plaintiff giving bond) when defendant is non-resident, conceals his property, is guilty of fraud, etc. Exemptions: homestead, eighty acres and buildings in country, lot and house in town; furniture, $500; animals with food, and farming utensils, $300; provisions, tools, etc., $400.

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MISSISSIPPI.—No insolvent law. Assignments not requiring a release of the debtor

allowed. Attachments (plaintiff giving bond) when defendant is non-resident, conceals property, or is guilty of fraud, etc. Exemptions: homestead, eighty acres, $2000; furniture, $100; professional libraries, $250; animals, provisions, etc., $100.

MISSOURI.—No insolvent law. Assignments, without preference, allowed and regulated by statutes admended in 1879. Attachments (plaintiff giving bond) when defendant is non-resident, conceals himself or property, or is guilty of fraud. Exemptions: homestead (against all debts subsequent to title), in places of 40,000 inhabitants, $3000; in places of less than 40,000 inhabitants, $1500; clothing, tools, etc., $150; furniture, $100; provisions, $100.

MONTANA.—No insolvent or assignment laws. Attachments in actions upon contracts to pay money, the plaintiff giving bond in double the value of property attached; also before debt due, if debtor fraudulently disposes of his property to defraud his creditors. Exemptions: homesteads, $2500; necessary furniture, tools, etc.; books, $100.

NEBRASKA.—No insolvent law. Assignments, without preference, allowed and regulated by a recent statute, 1877. Attachments (the plaintiff giving bond) when defendant is non-resident, or conceals property, or is guilty of fraud, etc. Exemptions: homestead in country 160 acres, with buildings in town twenty acres and house not to exceed $2000; if no homestead, $500 personal property.

NEVADA.—Insolvent law, 1881, with involuntary proceedings by five creditors to amount of $500, being residents of State. Discharge only from debts mentioned in debtor's schedules, if assets equal thirty per cent liabilities, or with consent of three-fourths in number and one-third in amount of creditors. None, if fraud or preference, etc. Assignments forbidden. Attachment (the plaintiff giving bond) in actions upon contract for direct payment of money where plaintiff has no security. Exemptions: homestead, $5000; furniture, $100; domestic animals, tools, etc.

NEW HAMPSHIRE.—No insolvent law. Assignments without preference or provision for release of debtor allowed and regulated by statute. Attachments on mesne process in all cases. Exemptions: homestead, $500; furniture, $100; tools, $100.

NEW JERSEY.—No proper insolvent law. Assignment law by which the debtor is discharged from the debt proved under assignment, except where the debtor is guilty of fraud or concealment, etc. Attachment when defendant is non-resident or absconds from his creditors. Exemptions: homestead, $1000; personal proerty, $200 and all wearing apparel.

NEW MEXICO.—No insolvency or assignment laws. Attachments substantially as in Illinois. Exemptions: homestead, $1000; clothing, tools, books, furniture, etc., etc.

NEW YORK.—Insolvent law, under which the debtor surrendering his property is discharged by consent of the persons representing two-thirds of the debts. No discharge if fraud or preference is proved. No involuntary proceedings unless the debtor is imprisoned. Assignments with preferences permitted and regulated by law. Attachments substantially as in Illinois. Exemptions: homestead, $1000, must be recorded in the county where situate; clothing, furniture, and supplies; tools, $25; library, $50: certain domestic animals, etc.

NORTH CAROLINA.—A law by which, upon surrendering his property, the person of the debtor is free from liability to arrest or imprisonment except when fraud is proved; but the debt is not discharged. Assignments allowed. Attachments substantially as in Illinois. Exemptions: homestead, $1000; selected personal property, $500.

OHIO.—A law amended in 1880 similar to that of North Carolina. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: homestead, $1000; or, if no homestead, selected personal property, $500; clothing, furniture, certain domestic animals, tools, etc.

OREGON.—Attachments (plaintiff giving bond) in actions for money payment of which is unsecured. Voluntary assignment law dissolves attachments; if made before judgment, distributes assets *pro rata* among all creditors presenting claims within three months. Exemptions:

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books and pictures, $75; clothing, $100, and for each member of family, $50; tools, $400; animals and goods, $300.

PENNSYLVANIA.—Law similar to that of North Carolina. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: real or personal property, $300; clothing, books, etc.

RHODE ISLAND.—No insolvent law. Assignments allowed and regulated by statute of 1878. Attachments, or levies, within sixty days after the same are made or commenced, may be dissolved by an assignment without preferences under the act. Upon the giving of a preference by the debtor, any three creditors holding not less than one-third of the debts may petition the Supreme Court in equity for the appointment of a receiver of his estate, who is to take possession like an assignee in bankruptcy. Preferences given by the debtor within sixty days of the commencement of proceedings, are void as under United States bankrupt law. There is no provision for the discharge of the debtor. Attachments, when defendant is non-resident, or fraudulently contracted the debt, or conceals or disposes of his property, or has refused to apply his property to the payment thereof. Exemption: furniture, etc., $300; tools, etc., $200.

SOUTH CAROLINA.—A law by which an imprisoned debtor may be released from imprisonment upon making an assignment; but he will be discharged from the debts due to those only who accept a dividend from the assigned estate. Assignments in other cases are governed by the common law. Attachments substantially as in Illinois. Exemptions: homestead, $1000; furniture, tools, etc., $500.

TENNESSEE.—No insolvent law. Assignments without preferences permitted, and preferences given within three months of the assignment may be set aside. Attachments substantially as in Illinois. Exemptions: homestead, $1000; household goods and stock.

TEXAS.—By law of 1879 debtor may assign without preferences, for the benefit of such creditors only as will assent to his discharge. Attachments substantially as in Illinois. Exemptions: homestead, $5000; furniture, tools and certain animals.

UTAH.—No insolvent law. Assignments according to common law. Attachments (when plaintiff has no security) substantially as in Illinois. Exemptions: homestead, $1000; and $250 for each member of the family; furniture, tools, provisions, etc.

VERMONT.—Insolvent law of 1876, modeled on the United States bankrupt law, with involuntary proceedings by one creditor to amount of $250. No discharge, unless assets equal thirty per cent debts, or by consent of majority in number and amount of debts proved. No discharge also in substantially same cases as in bankrupt law. Assignments appear to be acts of insolvency, which may be set aside by an assignee in insolvency if made within four months of filing the petition, otherwise probably good. Attachments on mesne process in all cases. Exemptions: homestead, $500; specified articles of furniture, tools, etc.

VIRGINIA.—No insolvent or assignment laws. Attachments substantially as in Illinois. Exemptions: to a householder, head of a family, real or personal property, $2000; library, $100: wearing apparel, furniture, etc.

WASHINGTON TERRITORY.—Insolvent law under which debtor may be discharged where assets equal one-third debts, unless fraud or preference is shown. Attachments substantially as in Illinois. Exemptions: homestead, $1000; clothing, libraries, furniture, animals, tools, etc., $200.

WEST VIRGINIA.—No insolvent law. Assignments regulated by statute, preferences being allowed. Attachments same as in Virginia. Exemptions: homestead, $1000; personal property, $200.

WISCONSIN.—Insolvent law, by which debtor is discharged upon surrendering property and complying with law. Assignments, with preferences, unless by limited partnerships, allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: homestead, forty acres in country, one-fourth acre in town; clothing, furniture, $200; farming tools, $50; tools or stock in trade, $200; printing material or presses, $1500; etc.

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WYOMING.—No insolvent law. Assignments regulated by statute which forbids preference any provision tending to coerce creditor to compromise or release his demand, or for payment,

of fraudulent claim, or reserving any interest in property assigned to assignor, or exempts assignee from liability for misconduct, etc. Attachments substantially as in Illinois. Exemptions: homestead, $1500; selected personal property, $500. Exemptions apply to residents of the territory only.

LEGAL HOLIDAYS IN THE STATES.

As the legal rights and liabilities of parties to notes maturing in the various States vary considerably, we show, as briefly as possible, the law in each State:

ALABAMA.—Any paper entitled to grace becoming due on Christmas, July 4, or January 1, is due on the day previous to such day unless it be Sunday, in which case it is due on the Saturday preceding.

ARIZONA.—January 1, July 4, December 25, and Sunday are holidays. "Any one of the holidays specified . . coming within the three days of grace, shall be counted as one of such days."

ARKANSAS.—Bills . . payable on Sunday, Christmas, or July 4, are payable on the day next preceding, "and in case of non-payment may be noted and protested on the next preceding day," but the holder is not required to give notice of the dishonor until the next day after Sunday, Christmas, or July 4.

CALIFORNIA.—Sunday, January 1, February 22, May 30, July 4, December 25, and "every day on which an election is held throughout the State," or appointed by the Governor or President for fasting and thanksgiving, is a holiday. If any of these days fall on Sunday, the Monday following is a holiday. Negotiable instruments payable on a holiday, become due "the next business day."

COLORADO.—January 1, February 22, May 30, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving, is considered "as is the first day of the week." If any of said holidays fall on Sunday, then the Monday following is considered "as the said holiday." Notes . . maturing on either of said days are deemed as "having matured on the day previous to the first of said days."

CONNECTICUT.—When a negotiable note . . falls due on the day appointed by the Governor for fasting or thanksgiving, or on January 1, February 22, July 4, May 30, it is payable on the secular day next preceding, but when such day occurs on Sunday, a bill or note becoming due and payable on the following Monday "shall be due and payable on the business day next preceding such day."

DELAWARE.—Notes due on Christmas, July 4, and the day recommended by the Governor for thanksgiving, must be paid on the secular day next preceding these days.

GEORGIA.—January 1, February 22, April 26, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting is considered "as the first day of the week," and bills . . presentable on such days are due on the secular or business day next preceding such holidays.

IDAHO.—The law is the same as in Arizona.

ILLINOIS.—January 1, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting is considered the first day of the week, and notes maturing on these days are deemed as having matured the day previous. "Should two or more of these days come together, or immediately succeed each other," then notes are deemed as "having matured on the day previous to the first of said days."

INDIANA.—Sunday, January 1, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving, or holidays, and notes maturing on those days are "deemed as having matured on the day previous."

IOWA.—Sunday, January 1, May 30, July 4, December 25, and any day appointed by the

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Governor or President for fasting or thanksgiving are holidays, and notes falling due on those days are "considered as falling due on the preceding day."

KANSAS.—When the last day of grace falls on Sunday, July 4, December 25, January 1, or on any day appointed by the Governor or the President for fasting or thanksgiving, the next preceding business day is deemed the last day of grace.

KENTUCKY.—February 22, July 4, December 25, and all days appointed by the Governor or President for fasting and thanksgiving are holidays, and considered as Sunday. If any of the days named as holidays occur on Sunday, the next day thereafter is thus observed, "but bills of exchange or other paper may be presented for payment or acceptance on the Saturday preceding such holiday."

LOUISIANA.—January 1, January 8, February 22, July 4, December 25, Sunday and Good Friday, are "days of public rest," and bills . . are payable on the second day of grace when the third is a day of public rest, and on the first day of grace when both the second and third are days of public rest." In computing the delay for giving notice of non-acceptance, the days of public rest are not counted; and if the day or two days next succeeding the protest are days of public rest, then the following day is computed as the first day after the protest.

MAINE.—If the third day of grace is Sunday, public fast or Thanksgiving appointed by the Governor and Council, July 4, February 22, Christmas, January 1, two days are allowed. If July 4, February 22, Christmas, January 1, is Monday, and it is the third day of grace, or is Saturday and the following Sunday is the third day of grace, four days are allowed.

MARYLAND.—Notes payable on Christmas, January 1, July 4, February 22, or any day of thanksgiving appointed by the Governor or Legislature, are payable on the day next before Christmas, or other day specified, unless it be Sunday; in that case it is payable on the Saturday preceding. Notice need not be sent until the day next after Christmas, or other day specified, and if that be Sunday, not till Monday. Whenever Christmas or other day specified falls on Sunday, bills . . which may be payable on the Monday following either of said days, are payable on the Saturday next preceding the same, but the notice need not be sent till Tuesday.

MASSACHUSETTS.—Bills of exchange . . payable on Sunday, Fastday, Thanksgiving, Christmas, February 22, July 4, "or on the following day, when either of the two days last mentioned occurs on Sunday, shall be payable or performable upon the business day next preceding said days; and in case of non-payment or non-fulfillment, may be noted and protested upon such preceding day, but the holder . . need not give notice of the dishonor . . until the business day next following the days above specified."

MICHIGAN.—The statute in this State is somewhat peculiar. January 1, February 22, July 4, December 25, and any day appointed by the Governor or President for fasting and thanksgiving shall, for the payment of notes . . "be treated and considered as is the first day of the week, commonly called Sunday." When those holidays fall on Sunday, then the following Monday is considered as a holiday.

MINNESOTA.—Bills . . payable on Sunday, Thanksgiving, Good Fridav, Christmas, January 1, February 22, July 4, "or on the following day when either of the four days last mentioned occurs on Sunday, shall be payable or performable upon the business day next preceding said days," and in case of non-payment must be noted upon the preceding day, but the notice need not be given until the business day next following the days above specified.

MISSISSIPPI.—When the day for presenting a bill . . for payment is Sunday, January 1, July 4, or December 25, "it shall be presentable on such day next before the day on which by its terms it is presentable as shall not be one of the days herein specified."

MISSOURI.—January 1, February 22, July 4, December 25, any general State election day, and any Thanksgiving Day appointed by the Governor or President is a holiday, and when it falls on Sunday the Monday following is considered a holiday. These days are considered the same as Sunday, and bills . . falling due on that day are considered as falling due the next succeeding day, unless it "be a holiday or Sunday, in such case it shall be considered as falling due the day previous."

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NEBRASKA.—January 1, February 22, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving, and when any one of these days occur on

Sunday, then the Monday following is considered the same as the first day of the week. But if any of these days occur on Monday, notes . . payable on that day are payable on the day thereafter.

NEVADA.—January 1, February 22, July 4, December 25, and "Thanksgiving Day on the proclamation of the Governor" are considered "as is the first day of the week." Three days are allowed, except on sight bills or drafts, and any one of the holidays specified coming within the three days of grace, is counted as one of them. All bills . . payable with or without grace falling due on Sunday or any holiday are due and payable on the day previous.

NEW HAMPSHIRE.—Bills of exchange . . maturing on Sunday, Thanksgiving, Fastday, Christmas, July 4, February 22, or May 30, "or on the following day, when either of the two days last mentioned occurs on Sunday, are payable and to be executed on the day next preceding, not being one of said days, and may be noted and protested, on such next . . preceding day."

NEW JERSEY.—January 1, February 22, May 30, July 4, Thanksgiving Day, December 25, and any general election day for members of the Assembly, are legal holidays. When these days happen on Monday, bills of exchange payable on that day are payable on Tuesday; and if any of the holidays mentioned happen on Sunday, the Monday following is a legal holiday, and bills becoming due on those days, become due the Tuesday following. When any of said days happen on Sunday or Monday, it is not necessary to give notice of the dishonor until the following Wednesday.

NEW MEXICO.—Sunday, January 1, July 4, December 25, and all days designated by the Governor for fasting or thanksgiving are holidays. Notes becoming due on those days are "payable on the next business day thereafter."

NEW YORK.—January 1, February 22, May 30, July 4, December 25, and general election day, or day appointed by the Governor or President for fasting or thanksgiving, shall be considered as Sunday, and notes due on those days shall be presented for payment on the secular or business day next preceding such holidays.

OHIO.—January 1, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting, is considered the first day of the week; but when such a day is the first day of the week, the succeeding Monday so considered the first day of the week. "If the third day of grace be the first day of the week, such demand shall be made on the next preceding business day."

PENNSYLVANIA.—January 1, February 22, July 4, December 25, and any day appointed by the Governor or President for fasting, thanksgiving, "or for the general cessation of business," is a legal holiday, and the same as Sunday. When these days occur on Sunday, the following day is a holiday, and bills . . falling due on that day are due and payable on the Saturday preceding.

RHODE ISLAND.—July 4, February 22, May 30, and Christmas, or, when either of these days falls on the first day of the week, the day following it, and such other days as the Governor, or General Assembly, or President, or Congress, may appoint for thanksgiving or fasting shall be holidays. Notes payable on such days are payable on the secular day next previous thereto.

TENNESSEE.—Negotiable paper falling due on January 1, July 4, December 25, or any day appointed by the Governor or President for fasting or thanksgiving, is due on the day previous to such day, unless it be Sunday, in which case it is due on the Saturday preceding.

TEXAS.—The law is the same as in Kentucky, except that January 1, March 2, April 21, and "every day on which an election is held throughout the State," are also holidays.

VERMONT.—January 1, July 4, May 30, December 25, and any day appointed by the Governor or President for thanksgiving or fasting, shall be considered like Sunday. When a bill or other contract subject to grace falls due on Sunday, or a legal holiday, it is considered as due on the next preceding business day.

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VIRGINIA.—A bill . . which becomes due on Sunday is payable and may be protested on the preceding day, and if it becomes due on Christmas, January 1, February 22, or July 4, it

is payable and may be protested on the preceding day, and if that be Sunday, then on the preceding Saturday. When a note is thus protested, the notice "need not be given until the first day afterward which is not Sunday, Christmas Day," January 1, February 22, or July 4.

WEST VIRGINIA.—The law is a copy of that of Virginia.

WISCONSIN.—January 1, February 22, July 4, December 25, and any day appointed by the Governor or the President for thanksgiving, and the day of holding the general election in each year, are holidays. When either of said days falls on Sunday, the following Monday is a holiday. Notes . . payable on Sunday or on a holiday are payable on the next preceding secular day.

THE INTEREST LAWS OF THE STATES.

FROM THE BANKER'S ALMANAC AND REGISTER.

	STATE.	RATE PER CENT. Legal.	RATE PER CENT. Special.	PENALTY OF USURY.
1	Alabama	8	..	Loss of interes .
2	Arizona	10	§	None.
3	Arkansas	6	10	Forfeiture of principal and interest.
4	California	10	§	None.
5	Colorado	10	§	None. (8 per cent allowed on town and county bonds.)
6	Connecticut	6	6	None.
7	Dakota	7	12	Forfeiture of contract.
8	Delaware	6	6	Forfeiture of contract.
9	Dist. of Columbia	6	10	Forfeiture of all interest.
10	Florida	8	§	None.
11	Georgia	7	8	Forfeiture of all interest.
12	Idaho	*10	18	Forfeiture of three times the excess of interest over 18 per cent. Act Feb. 21, 1879.
13	Illinois	6	8	Forfeiture of all the interest.
14	Indiana	6	8	Forfeiture of interest over 6 per cent.
15	Iowa	6	10	Forfeiture of interest and costs.
16	Kansas	7	12	Forfeiture of excess over 12 per cent.
17	Kentucky	6	10	Forfeiture of excess of interest.
18	Louisiana	5	8	Forfeiture of interest.
19	Maine	6	§	None.
20	Maryland	6	6	Forfeiture of excess.
21	Massachusetts	6	§	None. (Six per cent on judgments.)
22	Michigan	7	10	Forfeiture of excess.
23	Minnesota	7	10	Forfeiture oi contract if more than 10 per cent is charged.
24	Mississippi	6	10	Forfeiture of interest over 10 per cent.
25	Missouri	6	10	Forfeiture of all interest.
26	Montana	10	§	None.
27	Nebraska	7	10	Forfeiture of all interest, and costs.
28	Nevada	10	§	None.
29	New Hampshire	6	6	Forfeiture of three times the excess of interest.
30	New Jersey	6	6	Forfeiture of all interest and costs.
31	New Mexico	6	§	None.
32	New York State	*6	6	Forfeiture of contract; $1000 fine; 6 months' imprisonment.
33	North Carolina	6	8	Forfeiture of double amount of interest.
34	Ohio	6	8	Forfeiture of excess.
35	Oregon	10	12	Forfeiture of interest, principal and costs.
36	Pennsylvania	6	6	Forfeiture of excess. Act May 28, 1858.
37	Rhode Island	†6	§	Forfeiture, unless a greater rate is contracted.
38	South Carolina	7	7	Forfeiture of all the interest.
39	Tennessee	6	6	Forfeiture of excess over 6 per cent.
40	Texas	8	12	Forfeiture of all interest.
41	Utah	10	§	None.
42	Vermont	6	‡7	Forfeiture of excess.
43	Virginia	6	‖	Forfeiture of interest.
44	Washington Territory	10	§	None.
45	West Virginia	6	6	Forfeiture of excess.
46	Wisconsin	7	10	Forfeiture of all the interest.
47	Wyoming	10	§	None.

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* Usurers liable to arrest for misdemeanors. † Rate on judgments unless otherwise expressed.
‡ On railroad bonds only. § No limit. ‖ No corporation can plead usury.

LAWS OF GRACE.

The following is a synopsis of the laws of grace in the different States on sight drafts and damages on protested bills of exchange:

[FROM THE BANKER'S ALMANAC AND REGISTER FOR 1881.]

	STATE.	ON SIGHT DRAFTS.	DAMAGES FOR PROTESTED BILLS.	
			Domestic.	Foreign.
1	Alabama	Grace is allowed	5	10
2	Arizona	No grace	15	20
3	Arkansas	*Grace is allowed by custom	2 *a* 6	10
4	California	No grace	15	20
5	Colorado	No grace	10	10
6	Connecticut	No grace	*	2 *a* 8
7	Dakota	Allowed by statute of 1873	2	3, 5 and 10
8	Delaware	No grace	20	*
9	Dist. of Columbia	No grace	..	..
10	Florida	*No grace by custom	5	5
11	Georgia	No grace—Act Feb., 1850, § 2784, Code	5	10
12	Idaho	No grace	15	30
13	Illinois	No grace	5	10
14	Indiana	Grace is allowed	5	10
15	Iowa	Grace is allowed	3 *a* 5	5
16	Kansas	Grace is not allowed—Act March 1, 1870	6	6
17	Kentucky	Grace is allowed	*	None.
18	Louisiana	Grace is not allowed by custom	5	10
19	Maine	Grace is allowed—Revised Statutes, p. 264	3 *a* 9	*
20	Maryland	Grace is not allowed	8	15
21	Massachusetts	Grace is allowed	1 *a* 5	20
22	Michigan	Grace is allowed by custom	5 *a* 10	*
23	Minnesota	Grace is allowed by custom	5	10
24	Mississippi	*Grace is allowed by custom	5	10
25	Missouri	Grace is not allowed	4 *a* 10	20
26	Montana	*Grace is allowed by custom	..	..
27	Nebraska	Grace is allowed by statute	6	12
28	Nevada	Grace is not allowed	15	20
29	New Hampshire	Grace is allowed by General Laws, p. 509	*	*
30	New Jersey	Grace is allowed by statute	*	*
31	New Mexico	Grace is not allowed	6	6
32	New York State	Grace is not allowed—Act April, 1857	3 *a* 10	10
33	North Carolina	Grace is allowed—Act January, 1849	3 *a* 10	15 *a* 20
34	Ohio	Grace is not allowed—Act February 22, 1861	*	*
35	Oregon	Grace is allowed by statute	5	10
36	Pennsylvania	Grace is not allowed—Act May 21, 1857	5 *a* 10	10 *a* 20
37	Rhode Island	Grace is allowed—Act April 20, 1876	5	10
38	South Carolina	Grace is allowed—Act 1848	10	12½ *a* 15
39	Tennessee	Grace is not allowed by statut	3	15 *a* 20
40	Texas	Grace is allowed by statute	*	10
41	Utah	Grace is allowed by custom	*	*
42	Vermont	Grace is not allowed—Statute January, 1873	*	*
43	Virginia	Grace is not allowed by statute, 1873	3	10
44	Washington	.....	..	..
45	West Virginia	No grace by custom	..	..
46	Wisconsin	Grace is allowed—Revised Statute, 1849, p. 263	5 *a* 10	5
47	Wyoming	Grace is allowed by custom	12	12
48	Canada	Grace is allowed by custom	U. S. 4	10

* No statute in force.

"ONCE the question was, Can a Christian man rightfully seek life insurance? That day is past—now the question is, Can a Christian man justify himself in neglecting such a duty? Your affairs may become involved, and your property be taken for debt. Your stocks and shares may fall in value. But a policy of life insurance cannot be taken for debt, cannot be alienated from your heirs, and if you have chosen your company discreetly, is subject to no commercial risk. It is as nearly sure as anything earthly can well be."—HENRY WARD BEECHER.

THE DIFFERENCE.—The insurance on a man's stock of goods expires at noon, and he hastens to renew it, saying, "It may burn to-night." The insurance on his life expires at noon, and he puts off the renewal, saying, "I shall live until to-morrow." The one is for his own selfish protection; the other is for the protection of a dependent family.

THE STATUTES OF LIMITATIONS.

The following table gives a synopsis of the statutes of limitations in the various States and Territories and of Canada.

[FROM THE BANKER'S ALMANAC AND REGISTER FOR 1882.]

STATE.	Open Accounts.	Notes and Contracts in Writing.	Sealed Instruments.	Judgments of a Court of Record.	(THE FIGURES INDICATE YEARS.)
Alabama	3	6	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Arkansas	3	5	5	10	Judgments of justice's court, 5 years. Judgment liens expire in 3 years.
Arizona	2	4	4	5	* A cause of action arising in another State and barred by the laws thereof is barred here.
California	2	4	4	5	An action upon a judgment rendered or contract made out of the State is barred in 2 years.
Colorado	6	6	6	3	When the cause of action accrues without the State, the periods of limitation are 2 years for notes and accounts; 3 years for sealed instruments and judgments.
Connecticut	6	6	17	17	Promissory notes not negotiable are barred in 17 years. Demand notes, when indorsed, must be protested 4 months from date, without grace, to hold the indorser.
Dakota	6	6	20	20	
Delaware	3	6	20	20	
District of Columbia	3	3	12	12	
Florida	4	5	20	20	
Georgia	4	6	20	..	Judgments become dormant in 7 years from date of last return on execution issued, but may be revived. Foreign judgments barred in 5 years.
Idaho	4	5	5	6	* A cause of action arising in another State and barred by the laws thereof is barred here.
Illinois	5	10	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Indiana	5	20	20	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Iowa	5	10	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Kansas	3	5	5	..	* Judgments become dormant in 5 years, but may be revived.
Kentucky	5	5	15	15	* "Store account" for goods sold and delivered 2 years from 1st January next succeeding date of last item. Merchandise accounts between merchants, 7 years.
Louisiana	3	5	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Maine	6	6	20	20	Witnessed notes, 20 years.
Maryland	3	3	12	12	
Massachusetts	6	6	20	20	* Witnessed notes, 20 years.
Michigan	6	6	10	10	
Minnesota	6	6	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Mississippi	5	6	7	7	Years from date of last execution. Foreign judgments barred in 3 years. Accounts stated 3 years.
Missouri	5	10	10	20	
Montana	3	10	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here,
Nebraska	4	5	5	5	* A cause of action arising in another State and barred by the laws thereof is barred here.

Nevada	2	6	4	5	* Liabilities incurred out of State, 3 years.
New Hampshire	6	6	20	20	
New Jersey	6	6	16	20	
New Mexico	4	6	6	15	
New York	6	6	20	20	
North Carolina	3	3	10	10	
Ohio	6	15	15	15	* For foreign judgments. Domestic judgment becomes dormant in 5 years, but may be revived in 21 years after it becomes dormant.
Oregon	6	6	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Pennsylvania	6	6	20	20	* Mercantile accounts are not affected by the statute as long as they remain open.
Rhode Island	6	6	20	20	
South Carolina	6	6	20	20	
Tennessee	6	6	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Texas	2	4	4	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Utah	2	4	4	5	* Action "for specific recovery of personal property," or "for relief on the ground of fraud," 3 years.
Vermont	6	6	8	8	* Witnessed notes, 14 years.
Virginia	5	5	20	20	Judgments of other States, period of limitation under the law of that State, not exceeding 10 years. "Store account," 2 years.
Washington	5	6	6	6	* A cause of action arising in another State and barred by the laws thereof is barred here.
West Virginia	5	10	10	10	Judgments of another State, same as in Virginia. "Store account," 3 years.
Wisconsin	6	6	20	20	* Judgments of other States and sealed instruments, where the liability accrued out of the State, 10 years.
Wyoming	4	5	5	....	* Judgments become dormant in 5 years. Foreign debts and judgments, 1 year.
CANADA.					
Province of Ontario	6	6	10	10	
Province of Quebec	5	5	30	30	

NOTES.—A statute of limitation begins to run from the time at which a creditor is authorized first to commence suit. Upon mutual, concurrent and open accounts the statute, in general, begins to run with the date of the last item. A debt, otherwise barred, may be revived by a new promise made within the period of limitation. The new promise may be either express, or implied from a part payment, or any unqualified acknowledgment from which a promise may be inferred.

* In the States thus marked, it is provided by statute that a cause of action shall be barred which first accrued in another State and is barred by the statute of limitations of that State. This is contrary to the general rule, by which a debtor must have resided in the State during the statute period before he can take advantage of it.

"No matter what may be the object of your solicitude—be assured—whether you are thinking of the maintenance of general health, or of comfort and competence in your old age, or of the interest of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage and the wedding portion of your little daughter one day to be, you hope, a blushing bride, now a tiny prattling fairy of two or three years—never mind the subject matter—be assured."—CHARLES DICKENS.

"THE assurance of life is one of the most Christian things that I know; for what is it? It is taking the load that would crush one family and spreading it over twenty thousand families; so that a mere drop lights upon each, instead of the overwhelming torrent falling upon one. It seems to me a beautiful illustration of bearing one another's burdens. And, therefore, let every young man entering upon life, every head of a family, whether high or low, set his house in order so far as to assure his life."—REV. DR. CUMMING, OF LONDON.

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POSTAL RECEIPTS

The following is a statement by States of the postal receipts and expenditures of the United States for the fiscal year, ending June 30, 1881, as shown by the report of the Postmaster General:

RECEIPTS.

Number.	STATES AND TERRITORIES.	Letter Postage.	Waste Paper and Twine.	Box Rents and Branch Offices.	Postage Stamps, Stamped Envelopes, and Postal Cards.	Total Receipts.
1	Maine	$4	$281	$26,080	$556,088	$582,452
2	New Hampshire	2	188	16,661	315,135	351,986
3	Vermont	9	173	11,896	281,916	293,994
4	Massachusetts	2	1,439	117,078	2,366,173	2,484,692
5	Rhode Island	.....	187	20,987	260,786	281,960
6	Connecticut	2	356	43,204	687,810	731,373
7	New York	14,585	5,464	179,404	6,575,687	6,775,140
8	New Jersey	4	290	27,885	720,254	748,433
9	Pennsylvania	2,631	1,516	96,118	3,229 019	3,329,284
10	Delaware	.....	20	1,675	86,539	88,235
11	Maryland	4	113	10,758	635,617	646,492
12	Virginia	4	189	12,493	530,577	543,214
13	West Virginia	3	63	4,532	190,383	194,981
14	North Carolina	7	87	9,625	273,580	283,299
15	South Carolina	4	29	7,303	230,381	237,716
16	Georgia	6	189	16,843	450,743	467,781
17	Florida	2	20	5,227	115,404	120,653
18	Ohio	48	2,229	86,590	2,303,505	2,392 371
19	Michigan	15	814	73,660	1,196,133	1,270,622
20	Indiana	5	713	49,412	935,435	985,564
21	Illinois	43	2,884	115,823	2,861,848	2,980,598
22	Wisconsin	27	440	51,142	817,141	868,750
23	Iowa	6	587	77,351	1,066,493	1,144,437
24	Missouri	26	776	38,146	1,160,514	1,499,462
25	Kentucky	6	448	18,542	543,364	562,359
26	Tennessee	8	119	11,582	432,621	444,330
27	Alabama	11	102	13,092	284,889	298,094
28	Mississippi	5	58	12,562	223,642	236,268
29	Arkansas	4	44	10,585	233,187	243,820
30	Louisiana	5	113	18,610	364,866	383,595
31	Texas	23	210	42,229	631,781	674,244
32	California	11	395	63 206	981,479	1,045,091
33	Oregon	2	72	11,654	109,013	150,741
34	Minnesota	52	299	32,167	575,294	607,812
35	Kansas	18	256	40,426	603,832	644,532
36	Nebraska	8	87	21,340	331,705	353,240
37	Nevada	.....	22	12,037	77,424	89,484
38	Colorado	4	300	42,408	383,827	426,540
39	Utah	10	77	6,826	95,792	102,706
40	New Mexico	.....	8	2,794	48,952	51,754
41	Washington	3	4	3,632	54,681	58,319
42	Dakota	2	54	11,257	122,612	133,925
43	Arizona	.....	30	4,797	49,450	54,287
44	Idaho	4	20	2,212	31,755	33,990
45	Wyoming	2	8	3,363	37,048	40,424
46	Montana	2	26	8,676	62,639	71,343
47	Alaska	.....	1	.....	333	333
48	District of Columbia	.....	570	4,767	221,454	226,791
		$17,624	$22,320	$1,498,756	$34,678,812	$36,217,512
	Deduct miscellaneous items	.....	.....	.....	.....	.....
	Add miscellaneous items	83,186	.....	694	156,933	240,813
		$100,809	$22,320	$1,499,450	$34,835,745	$36,458,324

ITEMS OF RECEIPT OF A GENERAL NATURE NOT EMBRACED ABOVE.

Receipts on account of dead-letters	$6,584	Excess of "transportation accrued"	$1,194,363
Receipts on account of fines and penalties	15,751	Total excess of expenditures over receipts	2,807,168
Receipts on account of miscellaneous	9,156		
Revenue from money-order business	295,581		$4,328,604

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AND EXPENDITURES.

The following table shows the expenditures of the Post Office Department for the same period:

EXPENDITURES.

Compensation of Postmasters.	Clerks for Offices, Rent, Light, and Fuel, and Incidental Expenses of Post-Offices.	Compensation of Letter-Carriers.	Compensation of Route Agents, Postal Railway Clerks, Mail Messengers, and Supply of Special Offices.	Transportation by States.	Total Expenditures.	Excess of Expenditures over Receipts.	Excess of Receipts over Expenditures.	Number.
$180 654	$49,632	$11.958	$48,957	$236,609	$527,810	.....	$54,643	1
123,115	20,032	5,072	19,409	104,326	271,955	.....	60,030	2
118,878	14 895	.....	16,042	144,781	294,596	$602	.....	3
372,541	329,657	234 984	283,721	344.697	1,565,600	.....	919,092	4
41,662	31,331	24,942	10,259	44,421	152,615	.....	129 346	5
177.149	69,832	33.311	52,694	233,809	566,795	.....	164 578	6
775,500	1,125,479	674,793	391,140	1,796,753	4,763,665	.....	2,011,475	7
195,919	47 986	69,607	35,360	291,328	640 199	.....	108,234	8
636,424	379,565	356,938	313,711	989,242	2,675,880	.....	653,404	9
25,193	5,850	8,576	9,361	24,303	73,284	.....	14,951	10
96,677	82,408	72,662	60,853	362,976	695,577	29,085	.....	11
182,034	48,856	23,778	66,862	541,993	863,523	320,309	.....	12
73,901	13,219	5,817	14,358	115,616	222,909	27,929	.....	13
115,361	18,787	.....	30,267	283,333	447,748	164,449	.....	14
77,940	13,327	6 825	30,924	180 161	315,178	77,462	.....	15
136,097	46,086	20,033	98,696	405,772	706,684	238,903	.....	16
50,698	9,030	.....	16,707	182,365	258,800	138,147	.....	17
515,362	237,269	155,777	523,331	1,467,149	2,898,887	506,517	.....	18
376,345	92,869	48,853	109,514	455,670	1,078,251	.....	192,371	19
315,991	92,802	54,047	111,689	454,172	1,028,701	43,137	.....	20
583,542	418,947	202,279	374 564	1,106,817	2,686,150	.....	294,449	21
271,918	71,176	28,250	65,634	383,070	820,048	.....	48,702	22
409,022	71,552	24,833	118,610	528,073	1,152,091	7,654	.....	23
287,753	181,155	138,644	217,664	969,676	1,804,891	305,429	.....	24
159,668	46,528	35,060	50,345	406,575	698,176	135,817	.....	25
126,502	48,680	20,631	73,642	264,987	534,441	90,111	.....	26
110,064	25,562	5,100	28,336	346,731	515,793	217,699	.....	27
109,138	13,453	.....	16,721	233,861	363,173	126,905	.....	28
103,312	17,698	4,263	23,632	635,225	784,129	540,310	.....	29
73,937	59,880	43,843	28,353	342,934	548,947	165,352	.....	30
234,024	67,608	14,364	49,709	1,057,778	1,423,482	749,233	.....	31
223,651	138,374	71,600	89,372	1,091,801	1,614,800	569,708	.....	32
53,477	11,124	4,520	13,792	311,288	394,202	243,461	.....	33
183 313	48,398	21,882	71,631	320,318	645,543	37,731	.....	34
256,560	42,341	8,722	81,954	601,725	991,301	346,770	.....	35
128,926	25,639	8,151	68,613	665,764	897,092	543,853	.....	36
41,423	11,554	.....	2,793	226,145	281,916	192,432	.....	37
105,689	49,879	12,330	33,284	526,126	727,307	300,767	.....	38
41,293	11,766	.....	13,815	255,947	322,821	220,116	.....	39
23,041	1,890	.....	7,184	189,443	221,559	169,805	.....	40
25,720	2,523	.....	5,004	110,076	143,324	85,005	.....	41
60,428	9,319	.....	6,778	250,472	325,997	193,073	.....	42
21,854	2,682	.....	163	356,930	381,630	327,343	.....	43
17,188	1,507	.....	2,583	177,182	198,461	164,471	.....	44
16,832	4 207	.....	60	148,353	169,452	129,028	.....	45
32,342	5,729	.....	5	266,245	304,322	232,979	.....	46
201	.....	.....	.....	.....	201	.....	133	47
4,425	121,737	46 531	115,288	.....	287,981	61,190	.....	48
$8,292,682	$4,239,821	$2,493,978	$3,813,387	$20,429,019	$39,268,888	$7,702,784	$4,651,407	
.....	.....	.....	4,916	269,826	201,656	201,656	.....	
10,506	34,887	27,693	.....	.....	.....	.....	240,813	
$8,303,188	$4,274,708	$2,521,671	$3,808,472	$20,159,193	$39,067,232	$7,501,127	$4,892,219	

ITEMS OF EXPENDITURE OF A GENERAL NATURE NOT EMBRACED ABOVE.

Amount paid for foreign mails	$236,325	Postmarking and canceling stamps	13,499
Balances paid foreign countries	28,413	Mail depredations and inspectors	146,977
Ship, steamboat and way letters	991	Letter-balances	7,998
Wrapping-paper and Twine	109,503	Expenses of postage-stamps, etc	785,371
Post-route maps and Advertising	71,659	Dead-letter, official and registered-package envelopes	100,249
Mail bags and catchers	146,505	Sundry and miscellaneous payments	22,135
Salary and expenses of assistant superintendents of the railway service	39,127	Excess of expenditures brought down	2,608,907
Mail locks and keys	10,941		$4 328,604

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LETTER-CARRIER OFFICES IN THE UNITED STATES.

Cities.	Stations.	No. of Carriers.
ALABAMA.		
Mobile		6
ARKANSAS.		
Little Rock		5
CALIFORNIA.		
Oakland		10
Sacramento		5
San Francisco	4	68
COLORADO.		
Denver		13
Leadville		5
CONNECTICUT.		
Bridgeport		7
Hartford		11
Meriden		5
New Haven		17
DELAWARE.		
Wilmington		10
DIST. COLUMBIA.		
Washington	2	57
GEORGIA.		
Atlanta		10
Augusta		6
Macon		5
Savannah		8
ILLINOIS.		
Bloomington		6
Chicago	7	211
Peoria		8
Quincy		8
Springfield		6
INDIANA.		
Evansville		8
Fort Wayne		7
Indianapolis		30
La Fayette		5
Richmond		6
Terre Haute		8
IOWA.		
Burlington		7
Davenport		8
Des Moines		9
Dubuque		7
KANSAS.		
Leavenworth		5
Topeka		6
KENTUCKY.		
Covington		6
Louisville		32
LOUISIANA.		
New Orleans		50
MAINE.		
Augusta		4
Bangor		4
Portland		10
MARYLAND.		
Baltimore		87
MASSACHUSETTS.		
Boston	22	212
Fall River		6
Lawrence		9
Lowell		12
Lynn		10
New Bedford		8
Salem		6
Springfield		8
Worcester		13
MICHIGAN.		
Detroit		36
Grand Rapids		10
Jackson		5
MINNESOTA.		
Minneapolis		16
Saint Paul		18
MISSOURI.		
Kansas City		21
Saint Joseph		10
Saint Louis	3	128
NEBRASKA.		
Omaha		10
NEW HAMPSHIRE.		
Concord		4
Manchester		7
NEW JERSEY.		
Camden		8
Elizabeth		6
Hoboken		4
Jersey City	5	23
Newark		27
Paterson		9
Trenton		6
NEW YORK.		
Albany		30
Auburn		6
Brooklyn	4	121
Buffalo		38
Elmira		7
New York	15	538
Oswego		6
Poughkeepsie		7
Rochester		28
Syracuse		20
Troy		16
Utica		12
OHIO.		
Akron		5
Cincinnati	7	87
Cleveland	3	39
Columbus		16
Dayton		13
Mansfield		4
Springfield		7
Toledo		15
Zanesville		5
OREGON.		
Portland		5
PENNSYLVANIA.		
Allegheny		12
Easton		7
Erie		8
Harrisburgh		7
Lancaster		6
Philadelphia	26	334
Pittsburgh		36
Pottsville		4
Reading		10
RHODE ISLAND.		
Providence		29
SOUTH CAROLINA.		
Charleston		9
TENNESSEE.		
Memphis		13
Nashville		12
TEXAS.		
Dallas		5
Galveston		8
Houston		5
VERMONT.		
Burlington		6
VIRGINIA.		
Norfolk		7
Petersburg		6
Richmond		18
WEST VIRGINIA.		
Wheeling		10
WISCONSIN.		
Milwaukee		34
States with Carriers' Offices		34
Districts		1
Cities		112

THE whole system of life insurance rests upon the principle that life has a money value, and that it is liable to be destroyed suddenly.

ALL the considerations which urge a man to insure his life likewise urge him to insure at once. Imperative duties, sudden illness or injury, may make it impossible, or even end life itself. The man who is insurable, and intends to insure, ought to beware how he puts his crown and sceptre into the hands of to-morrow.

NONE but those in good health can have their lives insured; but not all in that condition live to old age, as the records of life companies abundantly prove.

LIFE insurance is the protection of women and children against evils which they are not strong enough to defend themselves against, and a man ought to provide it just as he provides for their other weaknesses.

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TABLE OF DISTANCES.

The following tables show the distances in miles by the shortest Post Office routes between the large cities of the United States. Computed by the topographer of the Post Office Department, December 1, 1881:

FROM POST OFFICE AT	TO POST OFFICES AT											
	Boston, Mass.	New York, N. Y.	Philadelphia, Pa.	Baltimore, Md.	Washington, D. C.	Pittsburgh, Pa.	Chicago, Ill.	Charleston, S. C.	Cincinnati, O.	St. Louis, Mo.	Omaha, Neb.	San Francisco, Cal.
ALABAMA.												
Decatur	1,194	977	888	787	749	729	570	569	417	408	822	2,744
Mobile	1,452	1,235	1,146	1,045	1,007	1,090	860	661	778	642	1,056	2,978
Montgomery	1,274	1,057	968	867	829	912	753	483	600	591	1,005	2,927
ARIZONA.												
Prescott	2,855	2,697	2,622	2,593	2,555	2,265	1,847	2,566	1,991	1,649	1,531	1,050
Tucson	2,849	2,691	2,616	2,587	2,549	2,259	1,841	2,560	1,985	1,943	1,505	976
ARKANSAS.												
Fort Smith	1,686	1,469	1,380	1,279	1,241	1,103	785	1,061	791	515	542	2,363
Helena	1,515	1,298	1,209	1,108	1,070	932	671	890	620	454	886	2,632
Little Rock	1,516	1,299	1,210	1,109	1,071	933	615	891	621	345	759	2,505
CALIFORNIA.												
Los Angeles	3,345	3,187	3,112	3,083	3,045	2,755	2,337	3,065	2,481	2,139	2,001	480
Sacramento	3,289	3,169	3,094	3,072	3,040	2,737	2,268	3,102	2,558	2,188	1,774	148
San Francisco	3,437	3,317	3,242	3,220	3,188	2,885	2,416	3,250	2,706	2,336	1,922	...
San Diego	3,494	3,336	3,261	3,232	3,194	2,904	2,486	3,205	2,630	2,288	2,150	629
COLORADO.												
Denver	2,180	1,963	1,888	1,857	1,819	1,531	1,114	1,830	1,255	913	620	1,510
Pueblo	2,173	1,956	1,881	1,850	1,812	1,524	1,107	1,823	1,248	906	739	1,629
CONNECTICUT.												
Hartford	127	113	202	303	341	545	946	917	857	1,134	1,440	3,362
New Haven	141	76	165	266	304	508	977	880	820	1,126	1,471	3,393
Willimantic	87	130	219	320	358	562	1,031	934	874	1,180	1,525	3,447
DAKOTA.												
Bismarck	1,894	1,774	1,699	1,677	1,645	1,342	873	2,018	1,169	1,035	842	2,764
Deadwood	2,227	2,107	2,032	2,010	1,978	1,675	1,206	2,040	1,496	1,126	712	1,748
Yankton	1,600	1,480	1,405	1,383	1,351	1,048	579	1,485	875	571	165	2,087
DELAWARE.												
Dover	384	167	78	119	157	435	904	733	721	1,053	1,398	3,320
Wilmington	336	119	30	71	109	387	856	685	673	1,005	1,350	3,272
DIST. OF COLUMBIA.												
Washington	445	228	139	38	...	303	772	576	564	906	1,266	3,188
FLORIDA.												
Cedar Keys	1,408	1,191	1,102	1,101	963	1,266	1,243	387	947	1,079	1,493	3,415
Jacksonville	1,300	1,083	994	893	855	1,158	1,135	279	839	971	1,385	3,307
Key West	1,808	1,591	1,502	1,401	1,363	1,666	1,643	787	1,347	1,479	1,893	3,815
Tallahassee	1,390	1,173	1,084	983	945	1,248	1,225	369	929	1,061	1,475	3,397
GEORGIA.												
Atlanta	1,099	882	793	692	654	786	737	308	474	606	1,020	2,942
Augusta	1,027	810	721	620	582	957	908	137	645	777	1,191	3,113
Macon	1,161	944	855	754	716	889	840	271	577	709	1,123	3,045
Savannah	1,127	910	821	720	682	985	1,041	106	769	901	1,315	3,237
IDAHO.												
Boisé City	2,885	2,765	2,690	2,668	2,636	2,333	1,864	2,881	2,154	1,784	1,370	1,046
ILLINOIS.												
Cairo	1,242	1,084	1,009	952	914	652	365	794	350	147	561	2,483
Chicago	1,021	901	826	804	772	469	...	1,078	296	285	494	2,416
Rock Island	1,203	1,083	1,008	986	954	651	182	1,167	417	247	321	2,243
Springfield	1,163	1,010	935	911	874	578	186	1,013	313	98	424	2,346
INDIANA.												
Evansville	1,189	989	914	847	809	557	293	752	245	162	576	2,498
Fort Wayne	895	751	676	654	622	319	150	944	162	365	644	2,566
Indianapolis	969	811	736	712	675	379	198	891	115	240	606	2,505
INDIAN TERRITORY.												
Vinita	1,631	1,414	1,339	1,308	1,270	982	649	1,281	706	364	382	2,220

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DISTANCES BY SHORTEST POST ROUTES—*Continued.*

FROM POST OFFICE AT	To Post Offices at											
	Boston, Mass.	New York, N. Y.	Philadelphia, Pa.	Baltimore, Md.	Washington, D.C.	Pittsburgh Pa.	Chicago, Ill.	Charleston, S. C.	Cincinnati, Ohio.	St. Louis, Mo.	Omaha, Neb.	San Francisco, Cal.
IOWA.												
Burlington	1,228	1,108	1,033	1 011	979	676	207	1,198	424	199	299	2,198
Des Moines	1,379	1,259	1,184	1,162	1,130	827	358	1,262	586	348	145	2,007
Dubuque	1,211	1,091	1,016	994	962	659	190	1,235	486	365	352	2,274
Sioux City	1,538	1,418	1,343	1,321	1,289	986	517	1,433	813	537	103	2,025
KANSAS.												
Atchison	1,496	1,338	1,263	1,240	1,202	906	515	1,236	642	319	153	2,075
Leavenworth	1,517	1,348	1,273	1 242	1,204	916	496	1,215	640	298	174	2,096
Topeka	1,547	1,389	1,314	1,285	1,247	957	539	1,258	683	341	203	2,082
KENTUCKY.												
Frankfort	1,070	853	778	711	673	421	367	732	109	344	758	2 680
Henderson	1,199	999	924	857	819	567	303	742	255	172	586	2,508
Louisville	1,054	854	779	712	673	422	302	782	110	279	693	2,615
LOUISIANA.												
Morgan City	1,675	1,458	1,369	1.268	1,230	1,254	999	884	942	780	1,195	3.117
New Orleans	1,592	1,375	1,286	1,185	1,147	1,171	916	801	859	698	1,112	3.034
Shreveport	1,701	1,484	1,395	1,294	1,256	1,193	932	975	881	715	1,129	2,701
MAINE.												
Augusta	172	389	478	579	617	821	1,193	1,193	1,116	1,380	1,687	3,609
Eastport	370	587	676	777	815	1,019	1,391	1,391	1,314	1,578	1,885	3,807
Portland	108	325	412	515	553	757	1,129	1,129	1,052	1,316	1,623	3,545
MARYLAND.												
Annapolis	443	226	137	37	42	345	814	618	606	948	1,308	3.230
Baltimore	407	190	101	....	38	335	804	614	602	944	1,298	3,220
Cumberland	598	381	292	191	153	150	619	729	411	753	1,113	3.035
MASSACHUSETTS.												
Boston	....	217	306	407	445	649	1,021	1,021	944	1,208	1,515	3.437
Springfield	101	139	228	329	367	571	920	943	843	1,107	1,414	3 336
MICHIGAN.												
Bay City	955	842	767	745	713	410	300	1,159	357	574	794	2 716
Detroit	865	786	677	655	623	320	285	1,049	267	500	779	2 701
Kalamazoo	946	833	758	736	704	401	141	1,037	255	426	635	2,557
Lansing	915	802	727	705	673	370	222	1,099	317	496	716	2,638
MINNESOTA.												
Duluth	1,581	1,461	1,386	1,364	1,332	1,029	560	1,705	856	722	529	2,451
St. Paul	1,425	1,305	1;230	1,208	1,176	873	404	1,482	700	566	373	2,295
Winona	1,318	1,198	1,123	1,101	1,069	766	297	1,342	593	505	422	2.344
MISSISSIPPI.												
Jackson	1,462	1,245	1,156	1,055	1,017	988	733	736	676	515	929	2.851
Vicksburgh	1,507	1,290	1,201	1,100	1,062	1,033	778	781	721	560	974	2,896
MISSOURI.												
Hannibal	1 270	1,112	1.037	1,013	975	680	288	1,052	415	135	319	2,241
Jefferson City	1,392	1.175	1,100	1,069	1,031	743	375	1,042	467	125	324	2,246
Kansas City	1,539	1,322	1.247	1,216	1,178	890	470	1 189	614	272	200	2,122
St. Louis	1,208	1,050	975	944	906	618	285	917	342	....	414	2,336
MONTANA.												
Helena	3,015	2,895	2,820	2,798	2,766	2,463	1,994	2,828	2,284	1,914	1,500	1,358
NEBRASKA.												
Lincoln	1,563	1,443	1.351	1 329	1,318	1,011	542	1,367	759	450	68	1,863
Omaha	1,515	1,395	1.320	1,298	1,266	963	494	1,328	784	414	....	1,922
NEVADA.												
Carson City	3,166	3.046	2,971	2,955	2,917	2,614	2,145	2,979	2.435	2,065	1,651	333
Elko	2,821	2,701	2,626	2,610	2,572	2 269	1,800	2,634	2,090	1,720	1,306	616
NEW HAMPSHIRE.												
Concord	70	264	353	454	492	696	1,035	1,068	958	1,222	1.529	3,451
NEW JERSEY.												
Cape May	389	172	82	184	222	440	909	798	752	1 058	1,403	3.325
Trenton	275	58	31	132	170	388	857	708	700	1,006	1,351	3,273
NEW MEXICO.												
Mesilla	2,613	2,455	2,380	2,351	2,313	2.023	1,605	2,324	1,749	1,407	1,270	1.282
Santa Fé	2,350	2,192	2,117	2,088	2,050	1,760	1,342	2,061	1,486	1,144	1,006	1 511
NEW YORK.												
Albany	203	145	234	335	373	577	818	949	741	1,005	1,312	3.234
Buffalo	501	422	426	403	441	237	538	1,017	443	707	1,032	2.954

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DISTANCES BY SHORTEST POST ROUTES—*Continued.*

FROM POST OFFICE AT	To Post Offices at											
	Boston, Mass.	New York, N. Y.	Philadelphia, Pa.	Baltimore, Md.	Washington, D. C.	Pittsburgh, Pa.	Chicago, Ill.	Charleston, S. C.	Cincinnati, Ohio.	St. Louis, Mo.	Omaha, Neb.	San Francisco, Cal.
NEW YORK—*Cont.*												
New York	217	....	89	190	228	432	901	804	744	1,050	1,395	3,317
Rome	313	255	344	436	474	425	726	1,050	617	895	1,220	3,142
West Point	269	52	141	242	280	484	913	856	796	1,102	1,447	3,369
NORTH CAROLINA.												
Charlotte	832	615	526	425	387	690	1,037	241	851	873	1,287	3,209
Raleigh	745	528	439	338	300	603	1,072	343	864	1,048	1,462	3,384
Wilmington	810	593	504	403	365	668	1,137	211	929	1,050	1,464	3,386
OHIO.												
Cincinnati	944	744	669	602	564	312	296	782	....	342	784	2,706
Cleveland	686	573	498	476	444	141	359	1,020	241	522	853	2,775
Columbus	841	624	549	525	487	192	314	902	120	427	793	2,715
Toledo	800	687	612	590	558	255	243	984	202	435	737	2,659
OREGON.												
Portland	3 902	3,782	3,707	3.685	3,653	3,050	2,881	3,898	3,171	2,801	2,387	797
Salem	3,849	3.729	3.654	3 632	3,600	4,297	2,828	3,845	3,118	2,748	2,334	744
PENNSYLVANIA.												
Harrisburg	400	183	108	86	123	249	718	662	561	867	1,212	3,134
Philadelphia	306	89	....	101	139	357	826	715	669	975	1,320	3,242
Pittsburgh	649	432	357	335	303	....	469	879	312	618	963	2,885
Williamsport	449	232	204	182	219	211	680	795	523	829	1,174	3,096
RHODE ISLAND.												
Newport	69	170	259	360	398	602	1,073	974	962	1,304	1,549	3,471
Providence	45	191	280	381	419	623	1,019	995	935	1,241	1,513	3,435
SOUTH CAROLINA.												
Charleston	1,021	804	715	614	576	879	1,078	....	782	917	1,328	3,250
Columbia	942	725	636	535	497	800	1,026	131	730	865	1,276	3,198
Port Royal	1,101	884	795	694	656	959	1,053	80	757	889	1,303	3,225
TENNESSEE.												
Chattanooga	1,071	854	765	664	626	758	632	446	336	468	882	2,804
Knoxville	959	742	653	552	514	760	750	519	448	580	994	2,916
Memphis	1,382	1,165	1,076	975	937	799	538	757	487	321	740	2,662
Nashville	1,222	1,005	916	815	777	607	448	597	295	317	731	2,653
TEXAS.												
Austin	2,021	1,804	1,715	1,614	1,576	1,438	1,120	1,329	1,126	850	912	2,750
Galveston	2,004	1,787	1,698	1,597	1,559	1,459	1,141	1,213	1,147	871	991	2,829
San Antonio	2,102	1.885	1,796	1,695	1,857	1.519	1,201	1,379	1,207	931	993	2,834
Sherman	1,817	1,600	1,511	1,410	1,372	1,215	882	1,192	922	597	615	2,453
UTAH.												
Ogden City	2,547	2,427	2,352	2,330	2,298	1,995	1,526	2,360	1,816	1,446	1,032	890
Salt Lake City	2,584	2,464	2,389	2,367	2,335	2,032	1,563	2,397	1,853	1,483	1,069	927
VERMONT.												
Montpelier	204	328	417	518	556	760	1,047	1,132	952	1,216	1,541	3.463
White River Junction	139	263	352	453	491	695	1,015	1,067	920	1,184	1,509	3,431
VIRGINIA.												
Lynchburg	624	407	318	217	179	482	951	449	743	1,085	1,445	3,367
Norfolk	665	448	359	258	220	523	992	453	784	1,126	1,486	3,408
Richmond	560	343	254	153	115	418	887	461	679	1,021	1,381	3 303
Staunton	603	386	297	196	158	374	843	548	635	977	1,419	3,341
WASHINGTON.												
New Tacoma	4,047	3,927	3,852	3,830	3,798	3,495	3,026	3,860	3,316	2,946	2,532	942
Olympia	4,024	3,904	3,829	3,807	3,775	3,472	3,003	3,837	3,293	2,923	2,509	919
WEST VIRGINIA.												
Charleston	835	618	529	428	390	396	528	966	232	574	1,016	2,938
Grafton	699	482	393	292	254	165	547	830	299	641	1,041	2,963
Huntington	887	670	581	480	442	344	476	1,018	180	522	964	2,886
Wheeling	714	497	422	392	354	65	456	930	263	574	951	2,873
WISCONSIN.												
Madison	1,153	1,033	958	929	904	601	132	1,177	428	379	496	2,418
Milwaukee	1,108	988	913	891	859	556	87	1,132	383	372	532	2,454
Prairie du Chien	1,250	1,130	1,055	1,033	1,001	698	229	1,274	525	418	405	2,327
WYOMING.												
Cheyenne City	2,031	1,911	1,836	1,814	1,782	1,479	1,010	1,844	1,300	930	516	1,406

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RATES OF FOREIGN POSTAGE.

THE STANDARD SINGLE RATE IS ½ OUNCE AVOIRDUPOIS. [FROM THE UNITED STATES OFFICIAL POSTAL GUIDE.]

DESTINATION.	Letters.	Newspapers.
	Cents.	*Cents.*
Africa, British Possessions on West Coast	*5	2
Africa, French, Portuguese and Spanish Possessions	*5	2
Amoy	*5	2
Argentine Republic	*5	2
Australia, except New South Wales, Victoria and Queensland	5	2
Austria	*5	2
Azores	*5	2
Balearic Isles	*5	2
Belgium	*5	2
Bermuda	*5	2
Bolivia, British Mail	17	4
Borneo	*5	2
Brazil	*5	2
British Columbia	3	1
Buenos Ayres	5	2
Bulgaria	*5	2
Burmah, British Mail	*5	2
Canada	*3	1
Canary Islands	5	2
Canton	*5	2
Cape of Good Hope	15	4
Carthagena	13	4
Ceylon	*5	2
Chili, British Mail	17	4
China, *via* San Francisco	5	2
Cochin China	*5	2
Colombia, United States of	*5	2
Costa Rica, Western Ports	5	2
Cuba	*5	2
Curacoa	*5	2
Cyprus	*5	2
Denmark	*5	2
Ecuador	20	2
Egypt	*5	2
England	*5	2
Faroe Islands	*5	2
Fiji Islands, dir. *via* San Francisco	5	2
Finland	*5	2
France	*5	2
French Colonies	*5	2
Gambia	*5	2
Germany	*5	2
Gibraltar	*5	2
Gold Coast	*5	2
Great Britain	*5	2
Greece	*5	2
Greenland	*5	2
Greytown, British Mail	13	4
Guadaloupe	*5	2
Guatemala, Direct Mail	10	2
Guiana, British, French and Dutch	*5	2
Havana	*5	2
Hawaiian Kingdom	6	1
Hayti, by direct steamer	5	2
Hindostan	*5	2
Honduras	*5	2
Hong Kong	*5	2
Hungary	*5	2
Iceland	*5	2
India, British Mail	*5	2
Ireland	*5	2
Italy	*5	2
Jamaica	*5	2
Japan	*5	2
Java	*5	2
Liberia	*5	2
Luxemburg	*5	2
Macao	*5	2
Madagascar	23	6
Madeira	*5	2
Malta	*5	2
Manila	*5	2
Martinique	*5	2
Mauritius	*5	2
Mexico	*5	2
Moldavia	*5	2
Monaco	*5	2
Montenegro	*5	2
Morocco	*5	2
Morocco, exc. Spanish West Coast	15	4
Nassau, N. P.	3	2
Natal	*5	2
Netherlands	*5	2
New Brunswick	3	1
New Foundland	*5	2
New Granada, Direct Mail	5	2
New South Wales, Direct Mail	12	2
New Zealand, Direct Mail	12	2
Nicaragua Direct	5	2
Norway	*5	2
Nova Scotia	3	1
Panama, Direct Mail	5	2
Paraguay	17	4
Persia	*5	2
Peru	*5	2
Philippine Islands	*5	2
Poland	*5	2
Porto Rico	*5	2
Portugal	*5	2
Prince Edward Island	3	1
Queensland	12	2
Roumania	*5	2
Russia	*5	2
St. Croix	*5	2
St. Domingo	13	6
St. Helena, British Mail	15	4
St. Thomas	*5	2
Salvador	*5	2
Sandwich Islands	6	1
Scotland	*5	2
Servia	*5	2
Shanghai	*5	2
Siam, direct from San Francisco	10	2
Sierra Leone	*5	2
Singapore	*5	2
Spain	*5	2
Sumatra	*5	2
Surinam	*5	2
Sweden	*5	2
Switzerland	*5	2
Tangier	*5	2
Tripoli, Italian Mail	*5	2
Tunis, Italian Mail	*5	2
Turkey	*5	2
Turk's Island, British Mail	13	4
Uruguay	27	4
Vancouver's Island	*5	2
Van Dieman's Land	5	2
Venezuela	13	4
Victoria	12	..
Wallachia	*5	2
West Indies, Direct Mail	*5	2
Zanzibar	*5	2

* Prepayment optional in case of country marked with a star, embraced in the Postal Union Treaty of 1878. When not prepaid, double rates are collected.

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FOREIGN MONEY, WEIGHTS AND MEASURES.

The following is a table of foreign moneys, weights and measures, showing also their United States equivalents:

COUNTRY.	MONEYS.	WEIGHTS.		MEASURES.	
Abyssinia	Dollar	1 vaki	0.1 lb.	1 couba	0.893 quart
		1 zotolo	1.4 lb.	1 ardeb	3.875 do.
Austria	100 kreuzer = 1 florin	1 pfund	1.23 lb.	1 muss	2.5 pint
	Ducat	1 centner	1.10 cwt.	1 viertel	3.11 gallon
	Souverain d'or	1 elle	2.56 foot	1 metze	1.69 bush.
Trieste		1 stajo	2.27 bushel	1 orna	12.45 gallon
		1 braccia	2.21 foot	1 do. oil	14.17 do.
Belgium	100 centimes = 1 franc	1 kilogramme	2.20 lb.	1 litre	1.76 pint
	25 francs	1 metre	1.09 yard	1 hectolitre	22.00 gallon
				1 ditto	2.75 bush.
Brazil	1000 reis = 1 milrea	1 arratel	1.01 lb.	1 medida (Rio)	4.88 pint
		1 arroba	32.38 lb.	1 Alquiere do.	1.01 bush.
		1 vara	1.20 yard		
British North America	100 cents = 1 pound	Weights and	measures same	as U. S.	
Burmah	1 sal	1 keiat	0.36 lb.	Liquids and	corn by w't.
	1 bat	1 peta	3.643 lb.		
Bolivia	10 centoma = 1 real	1 arroba	25.33 lb.	1 quartilla	3.55 qts.
	1 peso, or dollar	1 quintal	101.44 lb.	1 cantara	14.2 do.
Central America	100 centavo = 1 piastre	1 arroba	25.33 lb.	1 quartilla	3.3 do.
	1 gold doubloon	1 quintal	101.14 lb.	1 cantara	13.20 do.
Chili	100 centavo = 1 peso	1 libra	1.014 lb.	1 arroba	26.8 do.
		1 quintal	101.4 lb.	also the French	system.
China	10 candareens, 1 mace	1 catty	1.33 lb.	1 shing (grain only)	1.33 lb.
	10 mace, 1 tael	1 pecul	1.19 cwt.		
	1 tael, Spanish dollar, silver	1 chang	3.91 yard	1 tau ditto	13.38 lb.
				1 shih ditto	1.19 cwt.
Denmark	16 skilling = 1 mark			No measures	of capacity.
	6 mark = 1 daler rigsbank	1 pund	1.10 lb.	1 pot	1.70 pint
	Christian d'or	1 centener	110.25 lb.	1 viertel	1.70 gallon
Ecuador	1 real	1 alen	2.06 foot	1 tonde (corn)	3.82 bush.
	1 piastre	1 kilogramme	2.20 lb.	1 hectolitre	0.88 qt.
Egypt	40 paras = 1 piastre	1 quintal	220. lb.	1 litre	88. do.
		1 oke	2.78 lb.	1 rubbio	1.62 peck
		1 cantaro	100.00 lb.	1 ardeb	4.88 bush.
France	100 centimes = 1 franc	1 pichai	2.23 foot		
	25 francs	1 kilogramme	2.20 lb,	1 litre	1.76 pint
		1 metre	1.09 yard.	1 hectolitre	22.00 gallon
				1 ditto	2.75 bush.
Great Britain		Weights and	measures same	as U. S.	
Germany	100 pfenning = 1 mark	French	metrical	system.	
	Ten mark piece (gold)	1 pound	1.07 lb.	1 gallon	1.33 qt.
	Twenty do				
Greece	100 lepta = 1 drachma	The metric,	as in France,	is the official	system.
		1 oke	2.80 lb.	1 kilo	0.91 bush.
		1 quintal	1.10 cwt.		
		1 picha	2.23 foot		
Hayti	1 piastre	1 quintal	107. lb.	1 gou	0.15 qt.
India	16 annas = 1 rupee	1 seer	2.05 lb.	1 pally (grain)	10.28 lb.
		1 mun, or maund	82.28 lb.	1 soally ditto	1.83 cwt.
				No measures	of capacity.
Italy	100 centimes = 1 franc	1 chilogramma	2.20 lb.	1 litro	1.76 pint
	25 francs	1 metro	1.09 yard	1 ettolitro	22.00 gallon
				1 ditto	2.75 bush.
			OLD	SYSTEM.	
Ancona		1 libbra	0.75 lb.	1 boccale	6.30 pint
		1 braccia	2.11 foot	1 rubbio	7.87 bush.
Genoa		1 libbra	0.77 lb.	1 pinta	2.61 pint
		1 braccia	1.89 foot	1 mina	3.31 bush.
Leghorn		1 libbra	0.75 lb.	1 boccale	2.00 pint
		1 braccia	1.91 foot	1 moggio	2.00 q'ter
Naples		1 libbra	0.70 lb.	1 salma	34.91 gallon
		1 canna	2.31 yard	1 tomolo	1.51 bush.
Venice		1 libbra	1.05 lb.	1 mira	3.35 gallon
		1 braccia	2.23 foot	1 stajo	2.33 bush.
Japan	1 itzebu	1 cattie	1.33 lb.	1 sigou	1.05 do.
	1 teal	1 picul	133. lb.		
	1 robau				
Liberia	As in England. Accounts are also kept in American dollars and cents.	As in	U. S.	1 kuba	0.89 qt.
				1 ardeb	3.87 do.
				Also as in	U. S.
Mexico	12 cents = 1 real	1 arroba	25. lb.	1 arroba (oil)	11. qt.
	1 piastre	1 quintal	100. lb.	1 arroba (wine)	14. do.
				1 fanega	24. do.
				1 baril	66.5 do.
Netherlands	100 cents or 20 stivers, = 1 guilder	1 pond	2.20 lb.	1 kan	1.76 pint
		1 el	1.09 lb.	1 vat	22.00 gallon
				1 mudde (zak)	2.75 bush.
Norway	24 skilling = 1 mark	Weights and	measures as	Danish.	
	5 mark = 1 specie-daler				
Persia	1 shahi	1 sira	0.34 lb.	1 copicha	1.1 quart
	1 keran	1 batman	13.5 lb.	1 collothun	7.2 do.
	1 toman				

FOREIGN MONEYS, WEIGHTS AND MEASURES.—*Continued*

COUNTRY.	MONEYS.	WEIGHTS.		MEASURES.	
Portugal	1000 reis = 1 milrea	The metric,	as in Spain,	is the official	system.
		1 arratel	1.01 lb.	1 almude (cantaro) Lisbon	3.64 gallon
		1 arroba	32.38 lb.	1 fanega, ditto	1.49 bush.
		1 vara	1.20 yard.	1 moyo	2.79 q'ter
Russia	100 copecks = 1 rouble (silver.)	1 funt	0.90 lb.	1 vedro	2.74 gallon
		1 poud	36.11 lb.	1 tchetverik	0.72 bush.
		1 archine	2.33 lb.	1 tchetvert	5.77 ditto
Siam	1 tael	1 catty	1.33 lb.	By weight.	
	1 dollar	1 picul	1.33. lb.		
		OFFICIAL		SYSTEM.	
Spain	100 centesimos = 1 real	1 kilogramo	2.20 lb.	1 litro	1.76 pint
	20 reales = 1 dollar	1 metro	1.09 yard.	1 hectolitro	22.00 gallon
				1 ditto	2.75 bush.
		MERCANTILE		SYSTEM.	
		1 libra	1.01 lb.	1 cantaro	3.56 gallon.
		1 arroba	25.36 lb.	1 fanega	1.55 bush
		1 vara	2.78 foot.	1 cahiz	2.33 q'ter
Spanish South America	8 reales or 100 centesimos = 1 dol.	Weights and	measures as	Spanish.	
Venezuela	ditto				
New Granada	ditto				
Peru	ditto				
Monte Video	ditto				
Buenos Ayres	ditto				
	ditto (paper)				
Sweden	100 ore = 1 riksdaler riksmynt	1 skillpund	0.93 lb.	1 kann	4.60 pint
		1 centner	93.70 lb.	1 tunna	27.63 gallon
		1 aln	1.95 foot.	1 ditto (grain)	4.50 bush.
Switzerland	1 franc	1 pfund	1.10 lb.	1 mass	1.32 qt.
	25 francs	1 centner	110. lb.	1 saun	132. do.
Turkey	40 paras = 1 piastre	1 oke	2.83 lb.	1 almud	1.15 gallon
		1 quintal	1.11 cwt.	1 kilo	0.96 bush.
		1 picha	2.23 foot.		
United States	100 cents = 1 dollar	Weights and	Measures as	British.	
Zanzibar	1 Austrian dollar	1 maund	1.48 lb.	1 kilo of kibabas	3.13 qts.
	Also American, French, English, and Italian money.	1 tranzela	17.6 lb.	1 dzesza	226. do.

CANALS—THEIR LENGTH AND COST.

The following table comprises the canals of the United States and Canada of which the cost has exceeded $1,000,000 each.

NAME.	State.	Length in Miles.	Cost.
Erie	New York.	363	$7,143,789
Champlain	"	63	1,257,604
Chenango	"	97	2,419,956
Central Division, public	Pennsylvania.	173	5,307,252
Western " "	"	104	3,096,522
Susquehanna Division, public	"	39	1,039,256
N. Branch " "	"	73	1,096,178
N. Branch Exten., "	"	90	3,528,302
Delaware Division, "	"	60	1,275,715
Schuylkill Division, private	"	108	2,500,176
Lehigh " "	"	85	4,455,099
Union " "	"	82	.....
Del. & Hudson	N. Y. & Penna.	108	2,500,000
" " enlarged	"	108	6,500,000
Del. & Raritan feeder	New Jersey.	43	2,844,103
Morris & Essex	"	101	3,100,000
Chesapeake & Del.	Del. & Md.	13½	2,750,000
Chesapeake & Ohio	Maryland.	191	10,000,000
Ohio & Erie	Ohio.	307	4,695,824
Miami	"	178	3,750,000
Sandy & Beaver	"	76	1,500,000
James River & Kanawha	Virginia.	147	5,020,050
Wabash & Erie	Indiana.	379	.....
" "	"	90	3,057,120
Illinois and Michigan	Illinois.	102	8,654,337
Welland	Canada.	36	7,000,000
St. Lawrence	"	10	1,000,000
Cornwall	"	12	2,000,000
Beauharnois	"	11	1,500,000
Lachine	"	8½	2,000,000

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VALUES OF FOREIGN COINS.

OFFICIAL STATEMENT BY THE DIRECTOR OF THE MINT.

COUNTRY.	Monetary Unit.	Standard.	Value in United States Money.	Standard Coin.
Austria	Florin	Silver	$0 40.7	
Belgium	Franc	Gold and silver	19.3	5, 10 and 20 francs.
Bolivia	Boliviano	Silver	82.3	Boliviano.
Brazil	Milreis of 1,000 reis	Gold	54.6	
British Possessions in North America	Dollar	do	1 00	
Chili	Peso	Gold and silver	91.2	Condor, doubloon and escudo.
Cuba	do	do	93.2	1-16th, ⅛, ¼, ½, and 1 doubloon.
Denmark	Crown	Gold	26 8	10 and 20 crowns.
Ecuador	Peso	Silver	82.3	Peso.
Egypt	Piaster	Gold	04.9	5, 10, 25, 50 and 100 piasters.
France	Franc	Gold and silver	19.3	5, 10 and 20 francs.
Great Britain	Pound sterling	Gold	4 86.6½	½ sovereign and sovereign.
Greece	Drachma	Gold and silver	19.3	5, 10, 20, 50 and 100 drachmas.
German Empire	Mark	Gold	23.8	5, 10 and 20 marks.
India	Rupee of 16 annas	Silver	39	
Italy	Lira	Gold and silver	19.3	5, 10, 20, 50 and 100 lire.
Japan	Yen	Silver	88.8	1, 2, 5, 10 and 20 yen; gold and silver yen.
Liberia	Dollar	Gold	1 00	
Mexico	do	Silver	89.4	Peso or dollar, 5, 10, 25 and 50 centavo.
Netherlands	Florin	Gold and silver	40.2	
Norway	Crown	Gold	26.8	10 and 20 crowns.
Peru	Sol	Silver	82.3	Sol.
Portugal	Milreis of 1,000 reis	Gold	1 08	2, 5 and 10 milreis.
Russia	Rouble of 100 copecks.	Silver	65.8	¼, ½ and 1 rouble.
Sandwich Islands	Dollar	Gold	1 00	
Spain	Peseta of 100 centimes	Gold and silver	19.3	5, 10, 20, 50 and 100 pesetas.
Sweden	Crown	Gold	26.8	10 and 20 crowns.
Switzerland	Franc	Gold and silver	19.3	5, 10 and 20 francs.
Tripoli	Mahbub of 20 piasters.	Silver	74.3	
Turkey	Piaster	Gold	04.4	25, 50, 100, 250 and 500 piasters.
United States of Colombia.	Peso	Silver	82.3	Peso.
Venezuela	Bolivar	Gold and silver	19.3	5, 10, 20, 50, and 100 Bolivar.

THE METRIC SYSTEM.

MEASURES OF LENGTH.

Metric Denominations and Values.				Equivalents in Denominations in use.
Myriameter	=	10,000 meters	=	6.2137 miles.
Kilometer	=	1,000 meters	=	0.62137 m. or 3,280 ft. 10 in.
Hectometer	=	100 meters	=	328 feet and 1 inch.
Dekameter	=	10 meters	=	393.7 inches.
Meter	=	1 meter	=	39.37 inches.
Decimeter	=	.1 of a meter	=	3.937 inches.
Centimeter	=	.01 of a meter	=	0.39.37 inch.
Millimeter	=	.001 of a meter	=	0.394 inch.

MEASURES OF SURFACE.

Hectare	=	10,000 square meters	=	2,471 acres.
Are		100 square meters	=	119.6 square yards.
Centare	=	1 square meter	=	1.550 square inches.

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THE METRIC SYSTEM.—*Continued.*

MEASURES OF CAPACITY.

Names.	No. Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	= 1,000	= 1 meter	= 1,398 cubic yds.	= 264.17 galls.
Hectoliter	100	= 1 meter	= 2 bus. 3.35 pks.	= 26.417 galls.
Decaliter	= 10	= 10 decimeters	= 9.08 quarts	= 2.6417 galls.
Liter	= 1	= 1 decimeter	= 0.998 quart	= 1.0567 qts.
Deciliter	= .1	= .1 decimeter	= 6.1022 cubic in.	= 0.845 gill.
Centiliter	= .01	= 10 centimeters	= 0.6102 cubic in.	= 0.338 fluid oz.
Milliliter	= .001	= 1 centimeter	= 0.061 cubic in.	= 0.27 fluid dr.

WEIGHTS.

Names.	No. Grams.	Weight of what quantity of water at maximum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	= 1 cubic meter	= 2204.6 lbs.
Quintal	= 100,000	= 1 hectoliter	= 220.46 lbs.
Myriagram	= 10,000	= 10 liters	= 22.046 lbs.
Kilogram or kilo	= 1,000	= 1 liter	= 2.2046 lbs.
Hectogram	= 100	= 1 deciliter	= 3.5274 lbs.
Dekagram	= 10	= 10 cubic centimeters	= 0.3527 oz.
Gram	= .1	= 1 cubic centimeter	= 15 432 grs.
Decigram	= .2	= 1 cubic centimeter	= 1.5432 grs.
Centigram	= .01	= 10 cubic millimeters	0.1543 gr.
Milligram	= .001	= 1 cubic millimeter	0.0154 gr.

THE VALUE OF RAILROAD PROPERTY.

The following table will show how large a proportion of the capital invested in railroads in the United States is totally unproductive. The figures are compiled from details given in Poor's Manual:

STATE.	Cost of Railroads.	Paying.	Non-Paying.
Maine	$39,434,181	$11,267,843	$28,166,338
New Hampshire	26,455,058	19,709,852	6,745,206
Vermont	36,357,644	6,512,626	29,845,018
Massachusetts	152,843,129	93,525,475	59,317,654
Rhode Island	5,855,025	3,277,593	2,577,432
Connecticut	51,176,566	26,831,469	24,345,097
New York	572,786,895	240,593,596	332,193,299
New Jersey	154,774,489	83,909,794	70,864,695
Pennsylvania	420,490,980	219,803,444	200,687,536
Maryland	78,627,467	52,480,767	26,146,700
Louisiana	44,869,349	800,000	44,069,349
Virginia	111,460,670	13,149,977	98,310,693
North Carolina	23,807,234	8,265,060	15,542,174
Georgia	49,676,723	31,428,898	18,247,825
Tennessee	46,606,741	27,698,718	18,908,023
Kentucky	69,261,896	38,699,285	30,562,611
Ohio	493,509,847	198,701,969	294,807,878
Michigan	136,086,961	48,270,847	87,816,114
Indiana	213,462,348	96,923,309	116,539,039
Illinois	390,922,563	294,745,570	96,176,993
Wisconsin	152,507,576	99,185,683	53,321,893
Minnesota	194,624,834	37,842,200	156,782,634
Iowa	89,236,600	29,457,385	59,779,215
Nebraska	170,856,629	154,743,629	16,113,000
Kansas	64,123,828	36,404,382	27,719,446
Missouri	215,058,761	32,412,211	182,646,550
California	258,360,047	148,088,655	110,271,392
Oregon	17,614,734	11,948,722	5,666,012
Delaware	3 854,591	2,116,433	1,738,158
West Virginia	11,620,622	.....	.....
South Carolina	30,424,656	.....	.....
Florida	6,495,000	.....	.....
Alabama	78,162,210	.....	.....
Mississippi	8,176,072	.....	.....
Nevada	22,628,157	4,428,157	18,200,000
Arkansas	18,438,045	.....	.....
Texas	102,178,143	.....	.....
Colorado	34,945,951	1½ per cent.	.....
Arizona	29,599,621	.....	.....
Utah	6,334,000	.....	.....
Totals	$4,497,618,882	$2,052,854,692	$2,117,351,712

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INTEREST RULES AND TABLES.

COMPOUND INTEREST TABLE.

Showing the amount of $1, from 1 Year to 15 Years, with Compound Interest added semi-annually at different rates.

PER CENT.	3	4	5	6	7	8	9	10
½ Year	1.01	1.02	1.02	1.03	1.03	1.04	1.04	1.05
1 "	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
1½ "	1.04	1.06	1.07	1.09	1.10	1.12	1.14	1.15
2 "	1.06	1.08	1.10	1.12	1.14	1.16	1.19	1.21
2½ "	1.07	1.10	1.13	1.15	1.18	1.21	1.24	1.27
3 "	1.09	1.12	1.15	1.16	1.22	1.26	1.30	1.34
3½ "	1.10	1.14	1.18	1.22	1.27	1.31	1.36	1.40
4 "	1.12	1.17	1.21	1.26	1.31	1.36	1.42	1.47
4½ "	1.14	1.19	1.24	1.30	1.36	1.42	1.48	1.55
5 "	1.16	1.21	1.28	1.34	1.41	1.48	1.55	1.62
5½ "	1.17	1.24	1.31	1.38	1.45	1.53	1.62	1.71
6 "	1.19	1.26	1.34	1.42	1.51	1.60	1.69	1.79
6½ "	1.21	1.29	1.37	1.46	1.56	1.66	1.77	1.88
7 "	1.23	1.31	1.41	1.51	1.61	1.73	1.85	1.97
7½ "	1.24	1.34	1.44	1.55	1.67	1.80	1.93	2.07
8 "	1.26	1.37	1.48	1.60	1.73	1.87	1.02	2.18
8½ "	1.28	1.39	1.52	1.65	1.79	1.94	1.11	2.29
9 "	1.30	1.42	1.55	1.70	1.85	2.02	1.20	2.40
9½ "	1.32	1.45	1.59	1.75	1.92	2.10	1.30	2.52
10 "	1.34	1.48	1.63	1.80	1.98	2.19	2.41	2.65
11 "	1.38	1.54	1.72	1.91	2.13	2.36	2.63	2.92
12 "	1.42	1.60	1.80	2.03	2.28	2.56	2.87	3.22
13 "	1.47	1.67	1.90	2.15	2.44	2.77	3.14	3.55
14 "	1.51	1.73	1.99	2.28	2.62	2.99	3.42	3.62
15 "	1.56	1.80	2.09	2.42	2.80	3.24	3.74	4.32

TABLE SHOWING THE TIME IN WHICH A SUM WILL DOUBLE ITSELF AT THE FOLLOWING RATES OF INTEREST.

RATE.	Simple Interest.	Compound Interest.	
2 per cent	50 years	35 years	1 day.
3 "	33 years 4 months	23 years	164 days.
4 "	25 years	17 years	246 days.
5 "	20 years	14 years	75 days.
6 "	16 years 8 months	11 years	327 days.
8 "	12½ years	9 years	2 days.
10 "	10 years	7 years	100 days.

ONE DOLLAR LOANED 100 YEARS AT COMPOUND INTEREST WOULD AMOUNT TO THE FOLLOWING SUMS:

1 per cent	$2.75	12 per cent	$84,675.00
3 "	19.25	15 "	1,174,405.00
6 "	340.00	18 "	15,145,207.00
10 "	13,8 9.00	24 "	2,551,799,404.00

INTEREST RULES.

FOUR PER CENT.—Multiply the principal by the number of days to run; separate the right hand figure from product, and divide by 9.

FIVE PER CENT.—Multiply by number of days, and divide by 72.

SIX PER CENT.—Multiply by number of days; separate right hand figure, and divide by 6.

SEVEN AND THREE-TENTHS PER CENT.—Multiply by number of days, and double the amount so obtained. On $100 the interest is just two cents per day.

EIGHT PER CENT.—Multiply by number of days, and divide by 45.

NINE PER CENT.—Multiply by number of days; separate right hand figure, and divide by 4.

TEN PER CENT.—Multiply by number of days, and divide by 36.

TWELVE PER CENT.—Multiply by number of days; separate right hand figure, and divide by 3.

FIFTEEN PER CENT.—Multiply by number of days, and divide by 24.

EIGHTEEN PER CENT.—Multiply by number of days; separate right hand figure, and divide by 2.

TWENTY PER CENT.—Multiply by number of days, and divide by 18.

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CONDENSED INTEREST TABLE.

SHOWING AT DIFFERENT RATES THE INTEREST ON $1 FROM 1 MONTH TO 1 YEAR, AND ON $100 FROM 1 DAY TO 1 YEAR.

TIME.	4 PER CENT.			5 PER CENT.			6 PER CENT.			7 PER CENT.			8 PER CENT.		
	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.
One Dollar 1 month	0	0	3	0	0	4	0	0	5	0	0	5	0	0	6
" 2 "	0	0	7	0	0	8	0	1	0	0	1	1	0	1	3
" 3 "	0	1	2	0	1	6	0	1	5	0	1	7	0	2	0
" 6 "	0	2	0	0	2	5	0	3	0	0	3	5	0	4	0
" 12 "	0	4	0	0	5	0	0	6	0	0	7	0	0	8	0
One Hundred Dollars 1 day	0	1	1	0	1	3	0	1	6	0	1	9	0	2	2
" " 2 "	0	2	2	0	2	7	0	3	2	0	3	8	0	4	
" " 3 "	0	3	4	0	4	1	0	5	0	0	5	8	0	6	-
" " 4 "	0	4	5	0	5	3	0	6	6	0	7	7	0	8	9
" " 5 "	0	5	6	0	6	9	0	8	2	0	9	7	0	11	1
" " 6 "	0	6	7	0	8	3	0	10	0	0	11	6	0	13	3
" " 1 month	0	33	4	0	41	6	0	50	0	0	58	3	0	66	7
" " 2 "	0	66	7	0	83	2	1	0	0	1	16	6	1	33	3
" " 3 "	1	0	0	1	25	0	1	50	0	1	75	0	2	0	0
" " 6 "	2	0	0	2	50	0	3	0	0	3	50	0	4	0	0
" " 12 "	4	0	0	5	0	0	6	0	0	7	0	0	8	0	0

NOTES.

DEMAND NOTES are payable on presentation without grace, and bear legal interest, after a demand has been made, if not so written. The presentation or demand must be made at the place where the note is payable, if stated; if not stated, at the maker's place of business, within business hours; should he have no place of business, then at his residence.

AN ENDORSER on a demand note is holden only for a limited time, variable in different States.

IF TIME OF PAYMENT is not stated in a note, it is held payable on demand.

A NEGOTIABLE NOTE must be made payable either to bearer, or be properly endorsed by the person to whose order it is made. If the endorser wishes to avoid responsibility, he can endorse "without recourse."

A JOINT NOTE is one signed by two or more persons, who each become liable for the whole amount.

THREE DAYS' GRACE are allowed on all time notes, after the time for payment expires; if not then paid, the endorser, if any, should be legally notified, to be holden.

NOTES FALLING DUE SUNDAY, or on a legal holiday, must be paid the day previous.

NOTES DATED SUNDAY are void.

NOTES GIVEN BY MINORS are void.

ALTERING A NOTE in any manner by the holder makes it void.

THE MAKER of a note that is lost or stolen is not released from payment if the amount and consideration can be proven.

NOTES OBTAINED BY FRAUD, or given by an intoxicated person, cannot be collected.

AN ENDORSER has a right of action against all whose name were previously on a note endorsed by him.

BILLS OF EXCHANGE, DRAFTS, ACCEPTANCES.

A DRAFT OR BILL OF EXCHANGE is an order drawn by one person or firm upon another, payable either at sight or at a stated future time.

It becomes an "Acceptance" when the party upon whom it is drawn writes across the face "Accepted," and signs his name thereto, and is negotiable and bankable, the same as a note, and subject to the same law.

In many States both sight and time drafts are entitled to three days' grace, the same as notes; but if made in a form of a bank check, "pay to," without the words "at sight," it is payable on presentation without grace.

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BANK OF ENGLAND RATE OF DISCOUNT, 1866 TO 1881.

MONTHS.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.
January	8	3½	2	3	3	2½	3	5
February	7½	3	2	3	3	2½	3	3½
March	6½	3	2	3	3	3	3	3½
April	6	3	2	4	3	2¾	3¾	4
May	9¾	3	2	4½	3	2½	4½	6
June	10	2½	2	4	3	2¾	3½	7
July	10	2½	2	3¾	3½	2½	3¼	5
August	8½	2	2	2¾	5	2	3½	3½
September	5	2	2	2½	3¼	2¾	3¾	4
October	4½	2	2	2½	2½	2½	5½	7
November	4	2	2½	3	2½	4½	6½	9
December	3¾	2	3	3	2½	3¼	5½	5
Average for the Year	7	2½	2¼	3½	3⅝	2⅞	4½	5¼

MONTHS.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.
January	4	4	5	2	3	5	3	3½
February	3½	3	4	2	2	3	3	3
March	3½	3½	3½	2	3	2½	3	3
April	3½	3½	3	2	3	2½	3	3
May	4	3½	2	3	3	2½	3	2½
June	3	3½	2	3	3	2½	2½	2½
July	2½	3	2	2½	3½	2½	2½	2½
August	3	2½	2	2	4	2½	2½	3
September	2	2	2	3	5	2½	2½	4
October	4	2	2	3	6	2½	2½	5
November	5	3	2	5	5	3	2½	5
December	6	4	2	4	5	3	3	5
Average for the Year	3¾	3½	2½	2¾	3¾	2¾	2¾	3½

NAMES OF RULERS OF NATIONS.

The following list shows the various sovereign rulers of the most important countries throughout the world at the present time:

COUNTRIES.	NAMES OF RULERS.	Accession.
Austria	Francis Joseph, Emperor	December 2, 1848
Baden	Frederick W. L., Grand Duke	April 24, 1852
Bavaria	Louis II., King	March 10, 1864
Belgium	Leopold II., King	December 10, 1865
Brazil	Pedro II., Emperor of	April 7, 1831
Denmark	Christian IX., King	November 15, 1863
England	Victoria, Queen	June 20, 1863
France	Jules Grévy, President	January 30, 1879
Greece	George I., King of the Greeks	March 30, 1863
Hesse Darmstadt	Louis IV., Grand Duke	June 13, 1877
Holland	William III., King	March 17, 1849
Italy	Humbert, King	January 9, 1878
Mecklenburg Schwerin	Frederic Francis II., Grand Duke	March 7, 1842
Mecklenburg Strelitz	Frederic William Charles, Grand Duke	September 6, 1860
Oldenburg	Peter, Grand Duke	February 27, 1863
Persia	Nassin-ed-Din, Shah	September 10, 1848
Portugal	Dom Louis I., King	November 11, 1861
Prussia	William I., Emperor of Germany	January 2, 1861
Roman Church	Leo XIII., Pope	February 20, 1878
Roumania	Charles, Prince	May 10, 1866
Russia	*Alexander III., Emperor	March 13, 1881
Saxe Coburg and Gotha	Ernest II., Duke	January 29, 1844
Spain	Alfonso XII	December 30, 1875
Sweden and Norway	Oscar II., King	September 18, 1872
Turkey	Abdul Hamid II., Sultan	August 31, 1876
United States	Chester A. Arthur	September 19, 1882
Wurtemburg	Charles Frederick Alexander, King	June 25, 1861

* Alexander II. was assassinated March 13, 1881.

INFORMATION FOR POLICYHOLDERS IN LIFE COMPANIES.

NON-FORFEITURE IN LIFE INSURANCE.

STATE LAWS AND THE RULES OF THE PRINCIPAL AMERICAN COMPANIES.

Special legislation in Massachusetts and in New York has brought about a great uniformity in the non-forfeiture rules of most companies.

The new Massachusetts law applies to all policies issued after January 1, 1881, and its provisions may be briefly stated as follows:

If a policy has been in force two years and default be made in paying a subsequent premium, the policyholder is entitled (without any surrender or notification to the company) to such amount of paid-up insurance of the original kind as can be bought by the policy reserve after deducting therefrom all indebtedness to the company, and also a surrender-charge of eight per cent of the "*insurance value*" of the policy. All calculations to be made on the Actuaries' four per cent table.

Further, if the "insurable interest" in the policy has ceased, the policyholder may claim *in cash* the reserve less the above-mentioned deductions.

The New York non-forfeiture law was passed in 1879, and went into operation January 1, 1880. It provides that if three or more annual payments have been made, a policy may, within six months after lapse, be surrendered *either* for temporary insurance of the full amount, *or* for reduced insurance maturing in the same manner as the original policy; the policyholder has the option of either plan unless there was a previous agreement in the application and policy. The insurance in either case to be such as the full legal reserve (American Experience 4½ per cent) would buy according to the tables published by the company at the issue of the policy; but the net reserve values for such new insurance shall never be less than two-thirds of the reserve for the original policy. "If the reserve upon any endowment policy be more than sufficient to continue the insurance to the end of the endowment term, and if the insured survive that term, the excess shall be paid in cash." These provisions may all be waived by agreement in the application, provided notice of such waiver is put in red ink on the margin of the policy.

The details for each company are as follows:

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

Ordinary life policies are non-forfeitable after three years for paid-up life insurance for an amount fixed by a rule in the policy, and by tables in circulars. Endowments and limited payment life policies non-forfeitable after two years. Renewable term policies have a cash surrender value after three payments.

BERKSHIRE LIFE INSURANCE COMPANY, OF PITTSFIELD, MASS.

Conforms to the Massachusetts non-forfeiture law.

BROOKLYN LIFE INSURANCE COMPANY, NEW YORK.

Conforms to the New York law, and grants paid-up policies for the same terms as the original policies.

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

If, after three premiums, policies are surrendered within six months of their lapse, paid-up insurance, under ordinary life policies, is given for an amount fixed by the terms of the

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policy; under other policies, the usual proportionate amount. No promise of cash surrender values.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

Surrender must be made within three months after lapse. Ordinary life policies after three years are non-forfeitable for an amount equal to the cash premiums received, except where the insured has become fifty years old, when a less definite rule applies. Other policies non-forfeitable after two years, and for an amount directly in proportion to premium paid. No cash values promised.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

Policies must be surrendered within one year after lapse. Ordinary life policies non-forfeitable after three years, and for an amount fixed by a rule in the policy; other policies non-forfeitable after two years, and for the usual *pro rata* proportionate parts. No promise, definitely or indefinitely, of a cash surrender value.

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

Surrender may be made in one year. Two annual payments must have been made. Participating ordinary life policies non-forfeitable for a paid-up of as much as the "present value will purchase as a single net premium." Stock ordinary life policies non-forfeitable for amounts fixed by tables printed therein. Other life and endowment policies non-forfeitable for amounts proportionate to actual payments. No cash values promised.

COVENANT MUTUAL LIFE INSURANCE COMPANY, ST. LOUIS, MO.

Limited life policies are paid-up after two years' premiums are paid. All others become void on neglect of premium.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

After three annual payments and on surrender within three months, the insured may obtain a paid-up policy for a reduced amount of insurance, as provided by the New York law. Pays cash surrender values.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA, DES MOINES, IA.

All policies are non-forfeitable after two annual premiums paid for ordinary life policies; paid-up policies are issued for an amount which the full reserve, used as a single premium, will purchase at the regular rates of the company. On all others, paid-up policies are issued for so many parts of the original amount insured as there shall have been complete annual premiums paid. Surrender must be made within six months from date of default.

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

After three annual payments and on surrender within six months, the insured has the option of a paid-up policy or of an extension of insurance as provided by the New York law. Pays cash surrender values.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

Ordinary life policies after two years are non-forfeitable for a "paid-up policy equal to the cash value" at the time of lapse. Surrender must be made within a year. Limited-payment policy (interest-bearing plan), if surrender be made while in force, non-forfeitable after two years for the usual proportional parts.

HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

Surrender may be made within six months. All policies after three years non-forfeitable for such amount of paid-up policy as the legal reserve would purchase according to the company's tables. Cash surrender values are not promised.

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

Ordinary life policies after three years are entitled to an extension of insurance similar to that provided by the old Massachusetts law. Other policies after three years non-forfeitable for an amount proportionate to the actual payments. Surrender must be made in thirty days.

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JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

Conforms to Massachusetts law.

LIFE INSURANCE COMPANY OF VIRGINIA, RICHMOND, VA.

In an ordinary life policy after two annual payments surrender may be made for such paid-up insurance as reserve will purchase. In term policies, amount proportioned to number of premium payments made.

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

Surrender may be made in six months after lapse. Ordinary life non-forfeitable after three annual payments, and other policies after two annual payments for such paid-up policy as the legal reserve will buy on the company's tables. Guarantees definite cash surrender values.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MASS.

Follows Massachusetts law.

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.

Issues all its policies (except those in the Industrial Department) on "tontine" plans, which waive all benefits of the New York non-forfeiture law.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY, DETROIT, MICH.

Ordinary life policies are non-forfeitable after the payment of three annual premiums, and are valid for as much paid-up insurance as can be purchased by the reserve after deducting a surrender charge. This charge is on a sliding scale, and is forty per cent of the reserve on three annual payments; thirty-six per cent on four, and thirty-two per cent on five annual payments, and so on, decreasing four per cent for each additional policy year until the thirteenth, with and after which year no surrender charge is made. Other policies are valid as paid-up policies after the payment of two annual premiums for *pro rata* amounts.

When the cash value endorsed on the back of policies is desired, they must be surrendered, otherwise surrender is not necessary.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

Two full annual payments having been paid, no surrender is necessary to entitle the insured to the extension of the insurance for a term fixed by a rule in the policy and shown by tables in the company's prospectuses; by surrendering within three months he may obtain an ordinary paid-up policy for a similarly defined amount. In either case as much insurance is given as the four per cent American Experience reserve will buy according to the company's published tables. Pays cash surrender values.

MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK.

On surrender within six months, where three annual payments have been made, the full legal reserve will be applied according to the company's published tables to purchase a paid-up policy for the balance of the original term. Cash surrender values are paid.

NATIONAL LIFE INSURANCE COMPANY, OF MONTPELIER, VERMONT.

Whole life policies, after three annual payments, are absolutely non-forfeitable for paid-up policies, or for extended insurance, or for cash value, at the option of the insured. Endowments are absolutely non-forfeitable after two years, and have an endorsed cash value computed on Prof. Wright's rule.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

Follows the Massachusetts law.

NEW YORK LIFE INSURANCE COMPANY, NEW YORK, N. Y.

Surrender may be made in six months; three annual premiums must have been paid. Ordinary life policies non-forfeitable for paid-up life policies, such as the legal reserve will buy at the company's rates. Other policies non-forfeitable for an amount in direct proportion to the actual payment. Cash surrender values are paid.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

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Surrender may be made in six months. Ordinary life policies after three annual payments non-forfeitable for amounts corresponding with New York law. Endowments and limited-

payment life policies after two annual payments non-forfeitable for amounts given by the usual *pro rata* rule.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, SACRAMENTO, CAL.

All ordinary life and endowment policies, which leave their dividends with the company, have a definite paid-up value on surrender, after two annual payments, according to a table printed on policy. The California law entitles all new policies of this company to a definite cash surrender value determined on the principle advocated by Prof. Wright.

PENN MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

This company was one of the first to adopt a non-forfeiture system, under which paid-up policies are given, on application, after two payments are made; and after three payments without application therefor.

In the first case the paid-up is for an equitable amount; in the second the policy stipulates that eighty per cent of the four per cent reserve shall be applied as a single net premium for the purchase of paid-up insurance. The company loans money to its policyholders upon the security of their policies, and, for cogent reasons, pays cash surrender values.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

Paid-up policies given, according to contract, after three annual payments have been made

PRESBYTERIAN ANNUITY AND LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

No forfeitures of policies after three years. Paid-up insurance of some kind issued.

PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.

Surrender may be made in two months. Two years must have been paid. Ordinary life policies are exchangeable for equitable paid-up policies. Endowments and limited-payment life policies are convertible into the usual *pro rata* paid-ups.

PROVIDENT SAVINGS LIFE INSURANCE COMPANY, NEW YORK, N. Y.

The ordinary forms of policies have definitely endorsed cash surrender values beginning at the end of the second year; these values cannot be forfeited. In the way of paid-up insurance the insured have the options provided under the New York law.

SOUTHERN MUTUAL LIFE INSURANCE COMPANY, LOUISVILLE, KY.

By provisions printed on each policy, the rule and terms of extension and amount of paid-up insurance are stated, and the practical workings in each case are shown by tables printed or written, showing the paid-up policy, which may be demanded before failure to pay any premium after the policy has been in force three full years if the original policy is surrendered and the paid-up insurance demanded before such failure; and the time in years and days the policy will remain in force if the premium is unpaid and no such election made. So that if the insured dies within that period, the company must pay the face of the policy, after deducting the premiums with interest, which it should have received if payments had continued; these deductions, however, to be made only if the death occurs within the first three years of the extension and not otherwise.

STATE MUTUAL LIFE INSURANCE COMPANY, WORCESTER, MASS.

Follows Massachusetts law.

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

On present form of policies no surrender required after three annual payments. Insurance for the full amount will be extended on conditions of the Maine non-forfeiture law as modified by the company, in accordance with the term of the policy; but if the insurance under a lapsed endowment policy would thus extend beyond the end of original term, a definite cash endowment will be due at that time if the insured be then living. Each policy contains an absolute definite statement of what the insured will be entitled to on lapse after any number of payments.

UNION CENTRAL LIFE INSURANCE COMPANY, CINCINNATI, OHIO.

No surrender necessary to obtain an extension of the insurance for a term fixed by a rule in the policy, *provided* three annual payments have been made. By surrender paid-up policies of definitely endorsed amounts may be obtained.

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UNITED STATES LIFE INSURANCE COMPANY, NEW YORK, N. Y.

The full insurance will be extended for such a term as the legal reserve will pay for according to the company's published tables, provided three annual payments have been made and proper application be made in six months. Policies are incontestible after three years for any cause except fraud.

VERMONT LIFE INSURANCE COMPANY, BURLINGTON, VT.

Non-forfeiture rules and regulations are substantially the same as those of the old Massachusetts law, enacted April 10, 1861, by her Legislature.

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK, N. Y.

Provided three years' premiums have been paid and policy is surrendered within six months, a paid-up policy will be given for such amount as the legal reserve will purchase according to the company's tables. Cash values are paid.

VOTING PRIVILEGES OF POLICYHOLDERS IN LIFE COMPANIES.

SYNOPSIS OF THE MANAGEMENT OF THE LIFE INSURANCE COMPANIES OF AMERICA.

The purpose of presenting the schedule which follows is to give a comparative view of the management of the principal life insurance companies of the United States.

It will be useful to direct attention to the rights or privileges which belong to the assured in determining who shall constitute the boards of direction or management of the companies in which they are interested, to which they have paid and are paying money, and to which they are looking for indemnity against pecuniary loss at some future time, either definite or contingent.

The intelligent reader does not need to be informed that life insurance companies are of three kinds—stock, mutual and mixed. The first of these, the stock or proprietary company, is an organization of individuals who are the joint owners of a certain amount of capital invested in the business of insuring lives for the profits which may accrue from such business. In this form of company the policyholder, though interested in the success of the organization, has no more share in its profits than any customer has in the business gains of any private joint stock company. Relative to the interests of the insurance company, he is like a depositor in a bank, who expects no dividends, but who nevertheless earnestly desires the success of the corporation, lest he lose what he has put in.

The mutual, or "purely mutual," as it is often called, to distinguish it from the mixed company, is an organization of individuals for the mutual insurance of each other's lives. In such company the policyholders have all the profits and the entire management of the company.

The mixed company is like the stock, in that there is a certain capital at the basis of the organization, divided into shares and owned by a number of stockholders, who are first to be paid a certain percentage on this capital out of the capital of the company, or such part of the surplus as they agree to take, before any funds or dividend among policyholders to reduce the cost of insurance.

We take up the companies in alphabetical order, giving a brief synopsis of the method of voting, as whether in person or by proxy, and showing the participation of policyholders therein:

ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Ætna Life Insurance Company is managed, according to its charter, by not less than seven, nor more than ten, directors, a majority of them residents of Connecticut. These directors are chosen annually by the stockholders only, one vote being allowed for each share of stock. Voting is by ballot, ten days' previous notice of the election having been given in some newspaper printed in Hartford.

ALABAMA GOLD LIFE INSURANCE COMPANY, OF MOBILE, ALA.

The directors of the Alabama Gold Life Insurance Company are elected by the stockholders, who can vote by proxy.

AMERICAN LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

The management of this company devolves upon thirteen trustees chosen annually by ballot from among the stockholders. Each stockholder present or represented by his attorney is en-

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titled to one vote for every share of stock held by him, provided it has been standing in his name thirty days before the election. Ten days' published notice of election is required.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD, MASS.

The charter of the Berkshire Life Insurance Company prescribes a management by not less than twelve directors at the first, with the power of regulating their own number subsequently, the present number of directors being eighteen. One half of these are elected by the holders of the guarantee stock, and the other half by the assured, not being holders of the guarantee stock, voting in separate bodies. The directors must all be either stockholders or assured. Both members and holders of guarantee capital may be represented by written proxy instead of voting in person.

BROOKLYN LIFE INSURANCE COMPANY, NEW YORK.

The Brooklyn Life InsuranceCompany, located in the City of New York, is governed by a Board of Directors which, according to the charter, "shall consist of not less than thirteen nor more than twenty persons; a majority of them shall be citizens of the State of New York, and each of whom shall hold at least five shares of the capital stock of the company."

These directors are divided into four equal classes, one-fourth being elected annually for a four years' term of service.

"At every election of directors, each stockholder shall be entitled to vote, in person or by proxy, on each share of stock owned and held by him in his own right for not less than twenty days previous to such election, and any person insured for life, paying to the company a premium of at least sixty dollars per annum, or who shall be entitled to an annuity of not less than eighty dollars per annum, shall be entitled to one vote; but such vote shall be given personally, and not by proxy."

Plurality of votes by ballot elects. Notice of meeting published ten days preceding the election in two daily newspapers, one in Brooklyn, the other in New York.

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

This company is governed by twenty-one directors, seven of whom are elected each year by ballot. Directors must be policyholders, and at least fifteen of the twenty-one must be residents of Connecticut. In the election, each policyholder present or represented by his attorney is allowed one vote. Twenty days' notice is to be given of all annual or special meetings of the policyholders.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The charter of the Connecticut General Life Insurance Company declares that it shall be managed by not less than seven nor more than twenty directors (the number to be determined, by the by-laws), to be chosen by ballot, annually, from among and by the stockholders, a majority of whom shall be residents of the State. Each share of stock represented by the holder, or his proxy, is entitled to one vote for directors. Ten days' notice of the meeting must be given in a newspaper printed in Hartford.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Connecticut Mutual Life Insurance Company is managed by a board of twelve directors, chosen annually by members of the corporation, a majority being residents of Connecticut.

The members of the corporation include all persons holding policies of insurance which entitle them to participation in the profits or surplus of the company. The election is in Hartford after public notice has been given in one or more newspapers printed in the city of Hartford, at least two weeks previous to the time of holding such election.

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The Continental Life Insurance Company, of Hartford, is managed by a board of ten directors, annually elected from among and by the stockholders, voting in person or by power of attorney.

COTTON STATES LIFE INSURANCE COMPANY, MACON, GA.

The directors of the Cotton States Life Insurance Company are elected by the votes of stockholders only, given in person or by proxy, but these directors must all be policyholders in the company.

COVENANT MUTUAL LIFE INSURANCE COMPANY, ST. LOUIS, MO.

Sixteen trustees manage the Covenant Mutual Life Insurance Company, who are divided into four classes of four members each, one class being elected annually for four years' service.

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These trustees must be residents of St. Louis city or county, and are elected by plurality vote of policyholders, each person having a policy in operation at the time of the election having one vote, which may be given in person or by proxy. At least fourteen days' previous notice of the election must be given in two of the public newspapers printed in St. Louis.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

The charter of the Equitable provides fifty-two directors, a majority of whom shall be citizens of New York, and each the proprietor of at least five shares of the capital stock, with the privilege of diminishing their own number to not less than twenty-four. One-fourth of these directors are elected annually for a four years' term of service.

"In the election of directors, every stockholder in the company shall be entitled to one vote for every share of stock held by him, and such vote may be given in person or by proxy. At any time hereafter the board of directors, after giving notice at the two previous stated meetings, may, by a vote of three-fourths of all the directors, provide that each life policyholder, who shall be insured in not less than five thousand dollars, shall be entitled to one vote at the annual election of directors, but such vote shall be given personally, and not by proxy."

Up to the present time, only stockholders vote.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA, DES MOINES, IOWA.

The articles of incorporation of this company provide for its government by a board of trustees not exceeding thirteen nor less than six in number. The trustees are elected annually in January, each stockholder being entitled to one vote in person or by proxy for each and every share of the capital stock held by him in his own right and name; and each policyholder shall be entitled to one vote in person, but not by proxy.

FRANKLIN LIFE INSURANCE COMPANY, INDIANAPOLIS, IND.

The Franklin Life Insurance Company is managed by a board of twenty directors, who, together with the secretary, are elected by the votes of the policyholders, given in person or by proxy, "and each policyholder shall be entitled to one vote for each one thousand dollars of insurance held by him, and fractions of thousands equal to or larger than one-half shall be voted, counting the proportion of one vote that the fraction of insurance shall bear to one thousand dollars."

Notice of the election "shall be published three times in two daily newspapers published in the city of Indianapolis," thirty days prior to the election.

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

The management of the Germania Life Insurance Company, according to its charter, is to consist of thirty directors, with the privilege of increasing their own number to not more than fifty. A majority of them must be citizens of the State of New York, and each the proprietor of at least ten shares of the capital stock of the company.

"In the election of directors every stockholder in the company shall be entitled to one vote for every share of stock held by him, and such vote may be given in person or by proxy; and each policyholder paying at least one hundred dollars per annum in premiums, or annuitant entitled to an annuity of not less than one hundred dollars per annum, shall be entitled to one vote, but such vote shall be given personally and not by proxy."

Fourteen days' notice of election must be given in at least two daily newspapers in New York.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, HARTFORD, CONN.

The Hartford Life and Annuity Insurance Company must be managed by a board of not less than seven directors (the number of said directors to be determined by the by-laws of the company), who shall be chosen annually from among and by the stockholders, which choice shall be made by a majority of the votes cast. Each stockholder present or represented by his attorney has one vote for every share of stock held by him. Ten days' notice of the meeting must be given in a newspaper printed in Hartford, and in such other way as may be deemed expedient.

HOME LIFE INSURANCE COMPANY, BROOKLYN, N. Y.

The board of directors of the Home Life Insurance Company must consist of not less than twenty-four nor more than forty persons, a majority citizens of the State of New York, and each a holder of at least ten shares of the capital stock. These are divided into four classes, one class elected annually for four years' service.

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At every election of directors, each stockholder shall be entitled to vote, in person or by

proxy, on each share of stock owned and held by him, in his own right, for not less than thirty days previous to such election; and any person insured for life, and paying to the company a premium of at least eighty dollars per annum, shall be entitled to one vote, but such vote shall be given personally and not by proxy.

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

The corporate powers of the Homœopathic Mutual Life Insurance Company are vested, by its charter, in a board of not less than nine nor more than eighteen persons, a majority of whom must be citizens of New York State, and holders each of at least ten shares of the capital stock in his own right. These directors may increase their own number from time to time, by a majority vote of the whole, to a number not exceeding thirty. They are divided into three classes, one class being elected annually for three years' service.

In this election each stockholder is entitled to one vote, in person or by proxy, for each share of capital stock which has been standing in his name on the books of the company for at least ten days before such election; and every holder of a life policy, or any endowment policy for one thousand dollars and upwards, and which has been in existence for one full year, shall be entitled to one vote in person, and not by proxy, for each five hundred dollars so insured, and every person entitled to an annuity from the company, if not less than fifty dollars, is in like manner entitled to one vote in person, and not by proxy, for each sum of fifty dollars annuity.

Plurality of votes by ballot elects. Ten days' previous notice of the election must be given in two daily papers published in New York.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

The John Hancock Mutual Life Insurance Company was chartered under the general statutes of Massachusetts, which demand that all mutual companies organized within the State shall have a guarantee capital of one hundred thousand dollars. The subscribers or holders of this guarantee stock choose the first Board of Directors. At all subsequent elections they choose one-half of the directors until the redemption of the guarantee stock, which redemption may take place after the expiration of ten years from the organization, if the amounts reserved for the purpose be sufficient and the insured so vote. After this retirement of the guarantee capital the directors are elected by the policyholders.

The capital stock of the John Hancock Company having been redeemed, the twelve directors and the examining committee of three are all elected by the policyholders. Notice of the election may be given in a Boston newspaper at least seven days previous to the meeting.

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

The charter of the Knickerbocker Life Insurance Company places it under the control of a board of not less than thirteen nor more than fifty-two directors, a majority being citizens of New York, one-half of them stockholders in their own name and right, and the remainder may be from among the assured by life policies. These directors shall be divided into four classes, one class elected annually.

"Every shareholder shall be entitled to one vote for directors for every share of capital stock standing in his name on the books of the company for at least thirty days prior to such election; and each person insured on the mutual plan to whom any benefits shall be apportioned shall be entitled to one vote and no more at such election of directors for every hundred dollars so apportioned to him of the profits of the company."

Plurality of ballot elects. The annual meeting is held in New York, of which public notice must be given in one or more newspapers of New York, at least ten days previous to such election.

LIFE INSURANCE COMPANY OF VIRGINIA, RICHMOND, VA.

In the Life Insurance Company of Virginia the policyholders may by contract, not regulated by the charter, have certain share in the profits of the company, but they have no part in its management.

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

The director of the Manhattan Life Insurance Company number thirty-six, a majority citizens of New York, at least one-half proprietors of not less than ten shares each of the guarantee capital, and the remaining one-half either holders of life policies paying a premium of at least one hundred dollars per annum, or persons entitled to annuities of not less than one hundred

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dollars per annum. These directors are divided into three classes of twelve each, one class being elected annually for three years' service.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MASS.

The guarantee capital of the Massachusetts Mutual Life Insurance Company was paid off in 1867, and consequently the election of directors is wholly in the hands of the policyholders.

METROPOLITAN LIFE INSURANCE COMPANY, NEW YORK.

The Board of Directors of the Metropolitan Life Insurance Company shall consist of not less than thirteen nor more than twenty-five persons, a majority being citizens of New York, at least two-thirds owning and holding, each in his own right, not less than ten shares of the capital stock, and the remaining third may be holders of life or endowment policies, each paying a premium to the company of at least one hundred dollars per annum, or entitled to an annuity of not less than one hundred dollars per annum from the company.

"At every election of directors, each stockholder shall be entitled to one vote, in person or by proxy, for each and every share of the capital stock of the company owned and held by him in his own name on the books of the company; and any person insured for one year before any election, for the whole term of life, in the company, or by an endowment policy, upon either of which the annual premium shall not be less than $100, and every person entitled to an annuity from the company of not less than $100, shall be entitled to one vote in person, but not by proxy, unless the same shall be recorded in a book kept by the company for that purpose, three months prior to any election."

Elections are held annually at the office of the company, at least ten days' notice having been given in two daily New York papers. Plurality of votes by ballot elects.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY, DETROIT, MICH.

The directors of the Michigan Mutual Life Insurance Company are elected by the stockholders, together with those persons who hold policies of insurance of at least $5000, who are entitled each to one vote in person at all elections for directors.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

The Mutual Benefit Life Insurance Company is managed by twelve directors, a majority being citizens and residents of New Jersey, divided into four classes, one class being elected annually, by ballot, by and from among the members. These members are described as follows:

"All persons who shall at any time hereafter insure in or with the said association shall, while they continue so insured, be deemed and taken as members of the said corporation."

Notice of the election must be given, at least two weeks previous, in one or more newspapers printed or circulated in the county of Essex.

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

The Mutual Life Insurance Company is governed by a board of thirty-six trustees, all citizens of New York, divided into four classes of nine persons each, the term of one class expiring annually and their places being filled by vote of the members of the corporation.

These members of the corporation (in addition to the first-named Board of Trustees, who are the incipient body corporate) are defined in the third section of the charter thus:

"All persons who shall hereafter insure with the said corporation, and also their heirs, executors, administrators and assigns, continuing to be insured in said corporation, as hereinafter provided, shall thereby become members thereof, during the period they shall remain insured by the said corporation, and no longer" * * * "but an insurance of at least $1000 in amount shall be necessary to entitle any member to a vote."

The annual election of trustees is held in the city of New York, at least fourteen days' previous notice having been given in two of the public newspapers printed in said city.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

The business and affairs of the National Life Insurance Company are managed by a board of thirteen directors, who are elected annually by the policyholders from among their own number. A by-law declares that each member insured in the company for $1000 or more shall have the right of giving one vote for each $1000 of insurance, in all meetings of the members of the company. Absent members may vote by proxy when duly authorized in writing. Notice of the meeting, both as to time and place, must be given for four successive weeks in a newspaper published in Montpelier.

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NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON, MASS.

The guarantee capital of the New England Mutual Life Insurance Company has been redeemed according to the statute [see John Hancock, previously given], and therefore the management is entirely with the policyholders.

NEW YORK LIFE INSURANCE COMPANY, NEW YORK.

Twenty trustees govern the New York Life Insurance Company, and are divided into four classes of five members each, one class being elected annually for four years' service.

"At the election for trustees each insured member, for any sum paid in or secured as a premium of insurance to said company during the year preceding such election, shall have one vote, either in person or by proxy duly signed by the person effecting such insurance; and every person holding a certificate or certificates of the company (not discharged by payment of losses) to the amount of one hundred dollars, shall also be entitled to one vote, and for every additional one hundred dollars one vote in the same manner."

Notice of such elections shall be given in two public newspapers printed in the city of New York, and in the State paper daily, for one week preceding such elections.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, MILWAUKEE, WIS.

The Northwestern Mutual Life Insurance Company is controlled by a board of thirty-six trustees, one-fourth of whom are elected each year. Two-thirds of the whole number of trustees are required by State law to be residents of the State of Wisconsin. The trustees are elected by policyholders, each policyholder being entitled to one vote for each one thousand dollars of the insurance in force, to be given in person or by proxy, except that no one individual can cast to exceed one hundred votes by proxy, and no officer, agent or employee can vote by proxy for a policyholder.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, SACRAMENTO, CAL.

In the Pacific Mutual Life Insurance Company the charter is silent about the participation of policyholders in the management, and the matter is regulated wholly by statute law, which allows their participation, after the guarantee fund is discharged, as follows:

"After the filing of the declaration of the fixed capital, as in this article provided, the holders of policies of life insurance for the term of life, on which the premiums are not in default, may vote at the election of directors, and have one vote for each one thousand dollars insured by their policies respectively."

At present policyholders have no part in the administration.

PENN MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

The Penn Mutual Life Insurance Company is governed by a board of twenty-seven trustees, who are divided into three classes, nine of the whole number retiring each year, and their places being supplied by the votes of the policyholders, which must be given in person, and not by proxy. Each policyholder has one vote for the first dollar of premium which he pays, and an additional vote for every fifty dollars of premium paid in the year preceding the election.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

The charter of the Phœnix Mutual Life Insurance Company prescribes a management of not less than eleven nor more than thirty-six directors. All these are to be chosen by ballot from among and by the stockholders. Each stockholder present or represented by his attorney is allowed one vote for every share of stock held by him. Ten days' notice of the meeting must be given in a newspaper printed in Hartford, and in such other way as shall be deemed expedient.

PRESBYTERIAN ANNUITY AND LIFE INSURANCE COMPANY, PHILADELPHIA, PA.

Policyholders have no voting privileges in the management of the company.

PROVIDENT LIFE AND TRUST COMPANY, PHILADELPHIA, PA.

The directors of the Provident Life and Trust Company are elected by the stockholders, although the assured are entitled to name three of them, who must also be stockholders. The charter expressly prohibits voting by proxy.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, NEW YORK.

Each stockholder is entitled in the election of directors to one vote for each share of stock standing in his name upon the books of the corporation, which votes may be cast in person or by proxy, in conformity with the by-laws.

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SOUTHERN MUTUAL LIFE INSURANCE COMPANY, LOUISVILLE, KY.

The Southern Mutual Life Insurance Company is governed by a board of not "less than eleven nor more than twenty persons," who shall be citizens of Kentucky, and either stockholders or holders of policies on their lives of not less than $1000.

"At every election of directors each stockholder shall be entitled to one vote, in person or by proxy, for each and every share of the capital stock of the company owned and held by him in his name and right, for not less than ten days preceding such election."

Power to vote at election of directors may be conferred on policyholders who vote in person by the board of directors. Plurality of votes by ballot elects. Notice of the election, to be held at the company's office, must be given for at least two weeks in some public newspaper printed in the city of Louisville.

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER, MASS.

Since the State Mutual Life became purely mutual, by the retirement of its capital stock in 1865, the directors have been chosen wholly by the assured. By the by-laws the number is sixteen, chosen annually by ballot.

"Each assured member may have one vote for $500 assurance and one vote for each additional $1000 assured, provided that no member shall be entitled to more than five votes. Any voter may delegate his right by a written proxy, which shall be filed with the company; but no proxy shall be admissible which bears date more than twelve months previous to the day of meeting."

At least fourteen days' notice of the meeting must be given in two newspapers of Worcester.

TOLEDO MUTUAL LIFE INSURANCE COMPANY, TOLEDO, O.

The charter prescribes a management of not less than twenty-one nor more than thirty-six directors, who are divided into three classes, one-third retiring every year. The directors are elected by the stockholders and policyholders. Each stockholder is entitled to one vote for each share of stock owned by him, and every policyholder to one vote; stockholders or policyholders may vote in person or by proxy.

Notice of election of directors must be published daily, for two weeks previous to elections, in two daily newspapers published in the city of Toledo.

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

The Union Mutual Life Insurance Company is controlled by twelve directors, four of whom are elected each year by the members with the following provision:

"Every person whose life shall be insured in this company, according to the provisions of this act, shall be deemed a member thereof during the period of such insurance, and until said policy shall be paid, canceled or surrendered, according to the terms of this act and the by-laws of the company, and no longer; and shall be entitled to one vote, and to an additional vote for each thousand dollars of insurance above one thousand; and any member may vote by proxy, if the same be given directly to the person producing it at the meeting, but no person or corporation shall have the right to vote on any policy of re-insurance issued by this company."

The voting is by ballot. Fifteen days' notice of the meeting must be given in one or more newspapers of Augusta, and in one or more printed in such other place as may be at any time designated for holding the meeting.

UNION CENTRAL LIFE INSURANCE COMPANY, CINCINNATI, O.

The by-laws of this company provide for the management of the company by not less than nine directors nor more than thirteen; and that all directors shall be stockholders, except those who may be elected to represent the policyholders in the interests of the company. Each stockholder present or represented by his attorney is allowed one vote for every share of stock held by him.

UNITED STATES LIFE INSURANCE COMPANY, N. Y.

The United States Life Insurance Company is controlled by a board of thirty directors, a majority being citizens of New York, and each a proprietor of the guarantee capital in his own right, or an assured under a life policy paying a premium of at least eighty dollars per annum. These directors are divided into three classes of ten members each, one class being elected annually for three years' service.

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Stockholders only vote for these directors, one vote being allowed for each share of stock,

which may be given in person or by proxy. Plurality of votes by ballot elects. Ten days' previous notice must be given in two daily newspapers published in New York.

VERMONT LIFE INSURANCE COMPANY, BURLINGTON, VT.

The company is governed by twenty-four directors, eight of whom retire each year, and the eight directors who are elected at each annual meeting in January hold office for three years.

Every stockholder is entitled to one vote for directors for each share of stock standing in his name; and any person insured for life, paying a premium of at least fifty dollars per annum, or entitled to an annuity of not less than fifty dollars per annum, is in like manner entitled to one vote; and it is lawful for any member of the company possessing the right to vote to do so by proxy, duly authorized in writing.

No person can be elected a director unless he shall be the *bona fide* owner of forty shares of the capital stock, or be an insurer in the company by a life policy paying a premium of at least one hundred dollars annually.

WASHINGTON LIFE INSURANCE COMPANY, N. Y.

The corporate powers of the Washington Life Insurance Company are vested in a board of thirty-six directors, a majority of them citizens of New York, and each owning and holding in his own right at least ten shares of the capital stock of the company. These are divided into three classes, one class being elected annually.

In the election of these directors, only the stockholders vote, either in person or by proxy, and a plurality of votes by ballot elects. Election is held at the office of the company, notice having been given by publication, at least twice in each week, in two daily newspapers published in the city of New York, for not less than two weeks immediately preceding the day of election.

WESTERN NEW YORK LIFE INSURANCE COMPANY, BATAVIA, N. Y.

The directors of the Western New York Life Insurance Company are virtually chosen by the stockholders. Originally every stockholder was entitled to one vote for each one hundred dollars of stock held by him, and also every policyholder had one vote for each one thousand dollars of insurance which had been in force one year, and both classes were entitled to vote by proxy; but by an amendment in 1873, subsequent policyholders were restrained from voting; so that holders of policies issued previous to date of amendment can vote, while the holders of policies issued since cannot. For the past three years the business has been almost entirely on the non-participating plan.

LIFE INSURANCE RESERVES.

THE CONNECTICUT MUTUAL LIFE ADOPTS A THREE PER CENT BASIS.

While this edition of THE YEAR BOOK was in course of preparation, the Connecticut Mutual Life Insurance Company, of Hartford, Conn., announced that it would hereafter, on all new business, compute its reserves on a three per cent basis. The legal standard for such computation in Massachusetts is four per cent, and in New York and several other States, four and one-half per cent. This new departure of the Connecticut Mutual is one of so much importance that we give entire a circular addressed by President Greene to the directors of the company, setting forth the reasons which impelled him to recommend the three per cent basis. It sets forth clearly the considerations that led both him and the directors to agree upon this change in the reserve computation:

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, *March* 20, 1882.

TO THE DIRECTORS: The premiums and the reserves therefrom, upon which the solvency of the company in the future depends, are based on two main assumptions: 1st, a rate of mortality;

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2d, a rate of interest that can be earned during the currency of the contracts founded on these premiums, a possible period, by our mortality table, of from thirty-five to eighty years, according to age at entry, and in no small number of cases probably from fifty years upward.

The mortality assumed was that of English insured lives; several years ago it was suspected that the rate shown by this table was excessive for insured lives in this country, and tables founded on American experience were adopted by a large number of companies and perhaps a majority of the State insurance departments. We preferred to remain on the old basis, adjusting any excess by dividends, until our own experience and that of other American companies had reached such a volume and covered such a period of time as would leave no reasonable doubt of the value of the results derived from their tabulation. Our own experience already exceeds that upon which the English table was founded, and we are able to compare it with that of thirty American companies, whose experience, covering a period of fifty years and including observations on more than 1,000,000 policies, has been carefully tabulated by Mr. Meech. The results of our own experience recently tabulated by Mr. Wells, those of the Mutual Life and the Mutual Benefit (whose experiences have been separately examined and tabulated), and Mr. Meech's work, all prove beyond reasonable doubt that the mortality shown by the English Actuaries' table is so far in excess of our own as a whole, and so varies from it on a large and most important group of ages, as to make it an undesirable standard for practical use; and they also prove the American Experience table to be so far above the mortality actually experienced by ourselves, or the thirty American companies, as to give an ample margin for safety as an assumption for the future, especially at the very advanced ages, where it is more conservative than the English table. I refer to Mr. Wells' letter for details.

The assumption of a rate of interest was a matter of prevision and judgment, to be reconsidered as to the future, when circumstances might demand it; the vital point always being to take a rate absolutely certain, so far as can be foreseen, to be actually earned during the necessary period, and probably even below that, in order to have a reasonable certainty of some margin always in actual earnings, and to postpone as far as possible future changes of basis.

There is no doubt that, as far as could be seen in 1846, the assumption of four per cent interest as likely to be earned indefinitely, and as being within the actual probable rate for the probable period of its contracts (as it was designed to be), was entirely conservative. That was thirty-six years ago. We are carrying many contracts made then and soon after, and doubtless shall be for many years to come. Since that time there has been such a radical change of all our conditions as to population, production, transportation, commerce, manufactures, credit, accumulated and accumulating wealth, as the wisest could not have foreseen, and as no dreamer could have imagined. The effect of these changes was veiled and postponed by the exhaustion of war, destructive fires, inflation, speculation, borrowing, extravagance, and the final universal liquidation; and the changes and their effects are still progressive.

The result as to the rate of interest on that class of capital which, like ours, seeks the safest investments, has been a very great reduction. While still able to invest in many good securities at rates above four per cent, and likely to be so for many years to come, many of those most desirable for long investment, on account of safety, are either yielding less, as United States and some State bonds of best repute; or from nothing above that rate to very little above, as most State bonds, municipal bonds of best repute, and railway bonds of the highest class; and the strength with which they are held is most significant. Real estate loans have experienced as great a relative change, the present actual rate on best securities ranging as low as four per cent in the largest Eastern cities.

The national debt is being rapidly paid; State debts as a whole are decreasing fast; municipal bonds of the best class are decreasing; and thus a vast body of funds is being forced out of those investments, and with the increase of wealth since liquidation, is seeking safe investments faster than they can be provided by legitimate enterprises. This intensifies the present effect of other causes upon the rate of interest, and is likely to have an important effect on prices of real estate.

Outside our own peculiar resources is the important element of foreign capital, coming in increasing amounts. The whole world is becoming very familiar with us, and has a growing faith in the substantial basis of our legitimate undertakings, and in their comparative exemption from political dangers. This tends toward a reduction of our interest rate to that of the country with which we are in most intimate connection.

The contingencies are not a few which may check the increase of our own surplus wealth

and of foreign investment here, and the consequent downward drift of interest, and set it the other way for longer or shorter periods; and we cannot doubt their operation to a considerable extent. But we must calculate not by years but by generations; and the seemingly permanent and controlling conditions for an average steady increase of that class of capital which seeks perfectly safe and long investment, are clearly visible in our growing population, production and commerce; and their possible effect is most clearly shown by the course of financial events since liquidation began in 1873. No present reason can be assigned for their permanent failure to act. It seems prudent to regard these chiefly; and to regard the backsets and fluctuations from contingent though probable speculations, inflations, losses, bad years, political disturbances, wars, etc., as eddies on the main stream, certain to come and go in the course of years, but so long as the sources of the stream continue, likely to produce but a limited effect. Our financial history from 1861 to 1873 must be regarded as an episode of an entirely abnormal character. Through liquidation, industry and thrift we have returned to comparatively normal but new conditions.

Can we now, looking forward to the indefinite, but certainly very long period that contracts hereafter made must be expected to run, affirm without reasonable doubt that the assumption of four per cent interest is for all or much of that period an entirely conservative one? Is it, so far as we can foresee, certain to be something below the actual rate to be earned on *all best securities* for the next two generations? Unless we can so affirm it is not prudent to rest the solvency of contracts reaching possibly even beyond that time upon reserves so based.

After long and anxious watching of events and consideration of present conditions as causes for those of the future, venturing no prophecy, shrinking from any needless changes, knowing the difficulties involved in the present state of competition, but believing that the interests depending on life insurance should be absolutely guarded so far as human foresight and prudence can effect it, I submit that it is simply reasonable prudence to base our reserves upon future contracts upon the assumption of three per cent interest as the highest rate on which is is perfectly safe to reckon during all the time those contracts may run; as the only one reasonably sure of allowing us full liberty of selection among the best investments, and to always yield during all that time at least some margin of actual interest earned. I believe this rate is not farther below the present actual average rate on our kind of securities than was four per cent in 1846.

There is no reason to doubt that the large margin in our present mortality assumption, with the loading upon our premiums, will abundantly protect the four per cent reserves upon existing policies for the time they will have to be kept. Our present basis is undoubtedly more than safe for the business now standing on it. But it is not certain to remain safe indefinitely for all the business that might be based upon it in future; and if a change ever be needed, it must be made long before the apprehended conditions actually arrive. When they are present in full force it will be too late.

It may be needless to say that the assumption of three per cent can make no difference with the actual rate to be earned in the future; we shall not, therefore, be the less diligent to earn all consistent with safety; nor less likely to have the same relative success as in the past. All earned over three per cent will go to the policyholder as surplus, and the larger three per cent reserve will earn a larger surplus at a higher rate than a four per cent reserve would do.

Experience has abundantly shown that in the great majority of cases the policy of life insurance is far the most valuable resource left a family. Practically, we invite men to rest the future of their families very largely in our hands. The reserve is the very rock of our strength. What is here proposed will most materially strengthen us in this vital point of all.

It remains to consider the effect upon premiums. In computing the *net premiums* upon the proposed mortality basis and three per cent interest, there are two elements causing a variation from these now charged: Cutting off from our assumption the excessive mortality of the English table tends to reduce the premium upon the middle ages, where the excess was much the greatest, and to raise it slightly at the younger ages. On the other hand, assuming a lower rate of interest tends to raise the premium; the net result being that the net annual life premiums, for example, are a little higher than those hitherto in use, by about one per cent a the older ages, to eleven per cent at the youngest age. Complete schedules of net premiums are submitted.

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In adding a loading or margin for contingencies and expenses to the net premiums to make up the *gross premiums* charged for policies, we are to be governed by an entirely con-

servative estimate of those contingencies in the light of past experience and our means of judging the future, and must make proper provision for expenses. The contingencies to be covered are, a death rate in excess of the assumption; a rate of interest below the assumption; loss of principal invested. Those contingencies can be perfectly guarded against only in the assumptions themselves. The rate of mortality should be assumed so far above and the rate of interest so far below any reasonable probability in either case as to furnish absolute protection. In 1846 all our bases and methods were untried, and their safety problematical. We did not then know that there was a large margin in the mortality rate assumed, nor that expenses could be maintained at so low a point; prudence required a correspondingly wide margin. Since then the mortality basis proposed has been proved and established beyond reasonable doubt as affording a margin of safety entirely sufficient for any well-managed company. And this particular item of margin is more reliable for permanence and effect than any other; for it remains when interest may have fallen very low, and when premiums may have all been paid. The assumption of three per cent interest will place the rate at a point beyond the chances for disturbance for probably a very long period, and where changes in the actual rate will probably be slow and in a very small relative ratio. The lower the rate gets the harder it will be to depress it farther. So far our gains on investments have considerably exceeded the few small losses. In fact our margins have never been used to meet any of the contingencies they provide for. Our expenses hitherto have been very far below the margin of premiums. The company can probably maintain the economy for which it has always had singular distinction. The present loadings upon the annual life rate are entirely irregular, and vary as between different ages upon no principle whatever.

In view of all these things I can see no reasonable probability of a need in the future of so large margins as we have hitherto taken while testing the strength of our methods and of the system. It is not desirable to take what is morally certain to be unnecessary merely to receive it and return it as a dividend. On the other hand, it is all-important to have a good margin above a thoroughly conservative estimate of every probability, that safety may be doubly assured. That the estimate of future probabilities in the bases proposed is thoroughly conservative cannot, I hope, be intelligently doubted. In that view a schedule of loadings or margins is submitted which is something below that heretofore used by us, but still several times larger than we have hitherto had any need for. The resulting gross premiums will be something higher than those now used at the younger ages, and something lower at the older ages, from the correction of the excessive mortality assumption of the English table, and of irregularities in loading. The most important table of all, the annual premium life rates, will start at age of twenty only thirty-six cents higher than the present one, with a decreasing difference to age thirty-seven, from which point it begins to fall slightly below the present one. The other tables follow very much the same course, but with a larger increase and decrease. On an average they will remain about the same as now. In effect, our present rates are simply readjusted to meet the actual conditions demonstrated by a full experience and upon a more conservative assumption as to interest.

The commercial effect of these changes upon the new business upon which it is proposed to carry a larger reserve, will, it is believed, be fully provided for by certain features in our policies which will be presented for your consideration. Respectfully submitted,

JACOB L. GREENE, *President.*

ONE of the earliest policyholders of the Mutual Life Insurance Company, of New York, was a gentleman residing in Brooklyn. It became known to the church of which he was a member that he had insured his life, and he was cited to appear before the committee of his church to answer to what was then considered the heinous crime of tempting Providence by presuming to insure his life. At the present day this same company numbers hundreds of clergymen of the most orthodox character, and thousands of the most devout Christians of all denominations are among its policyholders, and they justly feel that they have but performed a Christian duty in thus making such wise provision after their death for their widows and orphans.

"A POLICY of life insurance is the cheapest and safest mode of making a certain provision for one's family. It is a strange anomaly that men should be careful to insure their houses, their furniture, their ships, their merchandise, and yet neglect to insure their lives—surely the most important of all to their families, and far more subject to loss."—BENJAMIN FRANKLIN.

ANNUAL PAYMENTS TO LIFE POLICYHOLDERS.

The following table shows the annual payments made to policyholders in thirty-four life insurance companies during a period of ten years, from 1872 to 1881, inclusive:

NAME OF COMPANY.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.
Ætna	$3,766,492	$3,922,013	$3,804,382	$3,453,394	$3,353,636	$3,418,890	$2,950,517	$3,034,933	$2,699,018	$2,679,479
Berkshire	171,087	250,349	283,439	341,083	397,398	401,927	436,378	332,997	374,374	546,866
Brooklyn	294,694	327,802	362,245	304,643	361,405	631,784	523,788	410,665	295,602	295,944
Connecticut General	92,612	118,813	132,248	125,281	158,438	186,940	191,794	155,204	107,892	115,624
Connecticut Mutual	5,797,014	6,270,475	6,428,150	6,206,914	6,018,758	7,124,284	7,312,768	7,136,986	6,413,695	6,054,224
Continental	365,041	589,660	557,611	417,506	424,940	585,645	544,764	612,691	323,999	364,116
Equitable, New York	3,646,290	5,076,529	4,816,402	5,335,012	5,170,427	5,234,277	4,935,171	4,988,871	4,792,938	5,236,355
Germania	7[illegible],387	906,975	932,077	907,459	894,536	1,167,462	1,082,721	1,023,513	988,192	1,009,621
Hartford Life and Annuity	50,040	69,399	34,711	37,104	51,075	65,054	35,962	55,378	84,531	218,027
Home	535,574	494,689	502,321	511,533	531,928	648,405	596,151	561,983	507,140	446,657
Homœopathic Mutual	103,996	101,034	110,484	115,412	124,344	139,936	145,866	160,099	94,202	84,356
John Hancock Mutual	393,500	424,014	561,430	503,268	590,007	379,271	410,221	418,831	383,627	382,438
Knickerbocker	2,436,605	2,420,273	2,446,038	1,622,969	1,622,733	1,940,679	1,448,435	1,265,470	797,488	796,307
Manhattan	1,080,988	1,173,259	1,056,425	1,290,384	1,298,114	1,308,155	1,232,222	1,253,602	1,260,966	1,093,705
Massachusetts Mutual	775,636	664,826	718,570	776,269	848,694	909,487	803,456	841,468	700,344	827,585
Metropolitan	304,070	404,097	523,556	634,339	482,463	597,591	476,062	389,834	387,357	465,392
Michigan Mutual	53,510	69,748	116,602	146,645	225,938	220,036	204,183	158,542	139,948	130,055
Mutual, New York	9,554,471	13,474,044	11,469,709	12,674,884	14,505,555	13,949,100	14,400,032	14,015,555	13,160,697	12,640,112
Mutual Benefit	1,988,672	3,673 453	3,497,022	5,526,991	4,534,753	4,673,973	4,956,191	4,843,957	4,787,387	4,595,380
National, Montpelier	122,164	158,938	184,647	181,330	179,232	243,844	197,143	193,344	189 928	199,910
National of the United States	241,887	152,875	515,207	439,831	392,754	459,969	568,980	443,570	506,6[illegible]5	457,369
New England Mutual	1,737,42[illegible]	1,640,505	1,969,833	1,983,464	2,159,461	2,128,474	1,904,334	2,[illegible],633	1,900,805	1,953,222
New York	3,690,093	3,828 384	4,559,421	4,131,137	4,242,868	4,367,770	4,807,593	4,821,491	4,499,891	5,091,820
Northwestern Mutual	1,466,102	1,801,804	1,898,857	2,004,490	2,412,094	2,891,668	3,088,793	2,663,746	2,180,510	2,271,015
Penn Mutual	564,614	659,753	499,671	761,365	902,360	813,639	947,059	870,868	897,077	942,534
Phœnix Mutual	1,806,618	1,664,145	1,436,901	1,934,526	1,759,331	1,604,973	1,714,580	1,401,714	1,324,010	1,231,592
Provident Life and Trust	206,459	176,550	238,750	269,925	292,269	374,362	436,525	490,600	472,182	537,511
State Mutual	124,059	160,903	175,255	224,043	196,660	178,655	227,131	208,350	212,521	268,469
Travelers	121,771	142,216	155,476	181,995	186,541	175,777	230,962	175,492	253,369	221,551
Union Central	134,695	136,483	159,770	235,576	194,984	409,503	330,404	321,443	221,426	136,082
Union Mutual	895,062	959,471	1,119,283	1,390,990	1,553,097	1,822,593	2,022,934	1,214,039	1,067,157	1,153,359
United States	862,166	780,454	742,074	654,961	702,597	815,923	670,025	584,689	507,746	634,543
Washington	437,920	543,973	562,710	609,079	590,586	862,815	857,606	974,506	931,465	875,104
Western New York	14,193	30,547	37,697	26,283	28,076	40,024	35,954	46,908	31,691	10,301
Totals	$ 44,605,905	$53,268,393	$52,609,974	$55,960,085	$57,388,052	$60,772,885	$60,726,705	$58,105,872	$53,495,820	$53,966,625

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STATISTICS OF LIFE INSURANCE FOR TWENTY YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies for a period of twenty years, from 1862 to 1881, inclusive. These statistics are compiled from the official returns of all companies reporting to the New York State Insurance Department:

FINANCIAL CONDITION.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders.	Total Premium Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.	Taxes, Commissions and Other Expenses.	Total Disbursements.
18	1862	$2,310,000	$30,123,332	$23,791,459	$6,331,873	$5,742,448	$1,698,043	$7,440,491	$871,867	$3,759,153
22	1863	2,653,500	37,838,190	28,655,154	9,173,036	8,503,969	2,121,017	10,624,986	1,935,011	5,764,043
27	1864	3,134,200	49,027,297	34,718,231	14,309,066	13,181,974	2,981,164	16,163,138	2,299,142	7,021,649
30	1865	3,498,200	64,232,123	46,341,499	17,890,624	21,598,317	3,288,703	24,887,020	4,025,619	10,595,355
39	1866	4,790,600	91,587,028	65,588,523	25,998,505	35,825,006	4,550,660	40,375,666	6,770,335	17,176,666
43	1867	5,577,600	125,548,951	88,597,422	36,951,529	50,385,146	6,096,851	56,481,997	9,480,443	26,325,213
55	1868	8,387,768	175,262,330	135,806,958	39,455,372	67,835,325	9,546,833	77,382,158	13,789,689	40,959,021
70	1869	9,876,364	229,097,425	180,932,859	48,164,566	86,053,155	12,454,164	98,507,319	17,278,478	54,471,576
71	1870	10,519,484	269,520,441	221,160,702	48,359,739	90,298,266	14,727,882	105,026,148	18,349,431	63,876,840
68	1871	10,898,359	302,558,199	254,551,781	48,006,418	96,710,877	16,779,685	113,490,562	20,242,707	77,536,280
59	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,602,683	20,703,346	117,306,029	18,006,861	78,207,257
56	1873	9,313,456	360,140,684	311,550,928	48,589,756	96,000,089	22,396,413	118,396,502	17,208,206	84,501,446
50	1874	7,277,000	387,281,897	328,392,552	58,889,345	89,434,996	26,297,718	115,732,714	15,986,881	81,232,333
45	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,788,511	24,856,573	108,645,084	14,128,594	79,982,466
38	1876	5,176,500	407,406,333	346,279,780	61,126,553	72,056,698	24,301,885	96,358,583	13,174,419	76,618,183
34	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,933,690	23,228,454	86,162,144	13,327,565	74,337,324
34	1878	4,950,500	404,079,145	339,585,627	64,493,518	57,236,335	23,226,664	80,462,999	10,992,051	72,128,070
34	1879	5,162,900	411,353,355	341,762,745	69,590,610	53,728,055	23,972,348	77,700,403	11,208,133	68,858,363
34	1880	5,100,500	428,332,871	355,805,939	72,526,932	53,972,388	23,431,057	77,403,445	12,851,312	66,317,859
30	1881	3,050,500	429,534,655	356,997,194	72,537,460	56,379,248	23,441,265	79,820,513	13,089,414	65,484,687
Aggregate 20 years		.....	.....	.....	.....	$1,198,268,176	$310,100,725	$1,508,368,901	$235,016,158	$1,055,153,784

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Payments to Policyholders.				Total Dividends to Stockholders.	Policies Issued During the Year.		Policies in Force at End of Year.	
		Total Payments for Losses, Endowments and Annuities.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
18	1862	$1,705,610	$468,235	$627,574	$2,801,419	$85,867	17,430	$43 471,429	64,252	$183,962,577
22	1863	2,305,892	361,830	1,031,939	3,699,661	129,371	35,224	89,812,093	98,095	267,658,677
27	1864	3,136,659	407,754	1,036,912	4,581,325	141,182	59,198	155,803,897	146,729	395,703,058
30	1865	4,125,442	691,382	1,475,212	6,292,036	277,700	86,261	245,427,057	209,392	580,882,253
39	1866	6,428,472	1,226,856	2,532,477	10,187,805	218,526	134,300	404,510,474	305,390	805,105,877
43	1867	8,253,003	2,067,782	6,183,624	16,504,409	340,361	158,605	471,611,744	401,140	1,161,729,776
55	1868	11,058,686	3,762,735	11,707,663	26 529,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70	1869	15,692,831	5,148,900	15,733,862	36,575,593	617,505	231,269	614,762,420	656,572	1,836,617,819
71	1870	19,522,712	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68	1871	28,773,041	13,263,390	14,624,608	56,661,039	632,534	209,753	488,655,022	785,360	2,101,461,834
59	1872	25,672,380	13,922,009	20,077,999	59,672,388	528,008	201,366	489,924,857	804,444	2,114,742,591
56	1873	27,232,435	16,669,594	22 938,235	66,840,264	452,976	199,050	465 614,001	817,081	2,086,027,178
50	1874	25,797,860	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230
45	1875	27,174,631	20,414,574	17,900,605	65,489,810	364,062	133,095	299,276,337	774,625	1,922,043,146
38	1876	25,567,850	21,354,376	16,187,128	63,109,354	334,410	99,036	232,665,489	706,179	1,735,995,190
34	1877	26,103,286	19,152,318	15,397,370	60,652,974	356,785	81,909	178,283 617	633,096	1,556,105,323
34	1878	29,153,226	17,095,994	14,637,449	60,886,669	249,350	67,040	156,501,129	612,843	1,480,921,223
34	1879	31,684,522	12,207,823	13,479,613	57,371,958.	278,272	*112,025	*168,633,035	*653,903	*1,457,255,513
34	1880	30,032,174	9,923,026	13,171,992	53,127,192	339,355	*456,965	*235,589,538	*860,219	*1,524,609,743
30	1881	31,068,144	8,497,354	12,579,151	52,144,649	250,624	80,929	222,582,483	*987,227	*1,572,490,379
Aggregate 20 years		$380,488,856	$198,706,875	$233,749,988	$812,945,719	$7,191,907	2,947,340	$6,482,448,899	.....	.....

* Includes industrial insurance.

"THE prejudices, so strong and yet so wholly without foundation, which have proved a barrier between so many, and the security against the worst evils of old age which is within easy reach, will in a few years be melted away; and any one doing a fair business, or living on a moderate income, who does not provide against the possible contingencies of ill health or death, will be regarded as a very rash and unwise man; and the life insurance policy, instead of being what it has been—a thing to be dreaded—will stand like a strong shield between fair daughters, lonely widows and helpless orphans, and the temptations of vice and the pinching agonies of poverty. With all my heart I say, 'God bless every insurance company in the land.'"—REV. GEO. H. HEPWORTH.

"I AM free to express my opinion of their value, especially to men in the circumstances in which ministers of the gospel are. I have wondered that they have availed themselves so little of the advantage of such institutions. I know of no way in which they could so well provide for their own wants in advanced years, or of their families when they die, as by availing themselves of these advantages."—REV. ALBERT BARNES.

STATISTICS OF FOREIGN

BRITISH LIFE INSU

The following table, exhibiting the transactions and financial standing of the British Life insura nc in The Review Almanack for 1882. The Almanack gives similar details for ten years, or since the Life two years, and a table showing the aggregates for ten years :

NAME OF COMPANY.	Date when Established.	Mutual or Proprietary.	Capital Subscribed.	Amount Paid-up.	Date to which Last Accounts are Made up.	Number of Policies in Force.	Approximate Amounts Assured.
			£	£			£
Albion*	1864	Proprietary	------	5,400	Dec. 1875	------	224,000
Alliance, British and Foreign†	1824	"	5,000,000	550,000	Dec. 1880	------	3,550,000
Argus	1833	"	280,000	70,000	Dec. 1880	------	1,045,000
Atlas†	1808	"	1,200,000	144,000	Dec. 1880	5,871	3,359,108
British Empire Mutual	1847	Mutual	------	------	Dec. 1880	14,000	3,733,494
British Equitable	1854	Proprietary	100,000	45,051	Jan. 1881	24,525	4,491,837
Briton, Limited	----	--------	------	50,000	Dec. 1880	------	300,000
Briton Medical and General	1854	*Proprietary	200,000	35,420	Dec. 1880	17,124	4,537,029
Caledonian †	1833	"	300,000	47,281	Dec. 1880	4,632	2,000,000
Church of England†	1840	"	1,000,000	40,000	Dec. 1880	------	2,570,000
City of Glasgow	1838	"	600,000	60,000	Jan. 1881	10,687	5,199,024
Clergy Mutual	1829	Mutual	------	------	May 1881	8,083	6,914,467
Clerical, Medical and General	1824	Proprietary	500,000	50,000	June 1881	9,925	6,345,373
Colonial	1867	"	39,838	33,000	Dec. 1880	1,653	336,466
Commercial Union ‡	1861	"	2,500,000	250,000	Dec. 1880	------	3,500,000
Crown	1825	"	308,000	279,130	Mar. 1881	9,401	5,340,068
Customs Annuity & Benevolent Fund	----	Mutual	------	------	Jan. 1880	------	--------
Eagle	1807	Proprietary	1,688,670	167,867	Dec. 1880	------	9,340,000
Economic	1823	Mutual	------	------	Dec. 1880	10,162	8,127,576
Edinburgh	1823	Proprietary	500,000	75,000	Mar. 1881	9,511	5,600,000
Emperor	1853	"	13,850	7,429	Mar. 1881	3,360	429,358
English and Scottish Law	1839	"	1,000,000	70,000	Dec. 1880	------	4,200,000
Equitable	1762	Mutual	------	------	Dec. 1880	3,967	9,027,[illegible]
Equity and Law	1844	Proprietary	1,000,000	60,000	Dec. 1880	2,826	5,276,7[illegible]
Friends' Provident	1832	Mutual	------	------	Nov. 1880	6,456	[illegible],383,0[illegible]
General†	1837	Proprietary	1,000,000	54,225	Dec. 1880	------	3,000,00[illegible]
Great Britain Mutual	1844	Mutual	------	------	Dec. 1880	9,615	2,500,00[illegible]
Gresham	1848	Proprietary	100,000	21,712	June 1881	------	11,500,00[illegible]
Guardian†	1821	"	2,000,000	1,000,000	Dec. 1880	4,514	4,171,4[illegible]
Hand-in-Hand†	1696	Mutual	------	------	Dec. 1880	3,911	4,000,00[illegible]
Imperial*	1820	Proprietary	750,000	184,926	Oct. 1880	3,547	2,900,00[illegible]
Imperial Union	1866	"	108,360	8,647	Dec. 1879	------	229,00[illegible]
Lancashire†	1852	"	2,000,000	200,000	Dec. 1880	6,270	2,152,9[illegible]
Law	1823	"	1,000,000	1,000,000	Dec. 1880	6,028	7,910,7[illegible]
Law Union†	1854	"	250,000	60,000	Nov. 1880	3,147	2,554,8[illegible]
Legal and General	1836	"	1,000,000	160,000	Dec. 1880	3,214	5,841,00[illegible]
Life Association of Scotland	1838	"	400,000	87,500	Apr. 1881	25,929	11,207,4[illegible]
Liverpool and London and Globe†	1836	"	2,000,000	245,640	Dec. 1880	------	7,550,00[illegible]
London Assurance‡	1720	"	896,550	448,275	Dec. 1880	6,613	5,546,8[illegible]
London and Lancashire	1862	"	100,000	13,590	Dec. 1880	------	1,700,00[illegible]
London and Provincial Law	1845	"	1,000,000	127,518	Dec. 1880	2,266	2,639,8[illegible]
London and Southwark†	1864	"	500,000	55,323	Dec. 1880	------	------
London Life Association	1806	Mutual	------	------	June 1881	7,179	8,913,4[illegible]
Manchester Provident*	1866	Proprietary	------	6,434	Mar. 1877	------	205,5[illegible]
Marine and General	1852	Mutual	------	------	Dec. 1880	3,295	661,8[illegible]
Masonic	1868	Proprietary	------	19,384	Sept. 1878	------	160,7[illegible]
Metropolitan	1835	Mutual	------	------	Jan. 1881	5,888	4,950,0[illegible]
Midland Counties†	1851	Proprietary	------	30,000	Mar. 1881	------	91,0[illegible]
Mutual	1834	Mutual	------	------	Dec. 1880	4,592	2,670,7[illegible]
National of Ireland†	1822	Proprietary	1,000,000	100,000	Dec. 1880	------	410,0[illegible]
National Guardian	1865	"	16,510	9,822	June 1881	89	14,0[illegible]
National Life	1830	Mutual	------	------	Dec. 1880	2,033	2,197,3[illegible]
National Provident	1835	"	------	------	Nov. 1880	------	10,300,0[illegible]
North British and Mercantile†	1809	Proprietary	2,000,000	350,000	Dec. 1880	15,573	11,141,7[illegible]
Northern †	1836	"	2,000,000	150,000	Dec. 1880	9,344	5,300,0[illegible]
Norwich Union	1808	Mutual	------	------	Dec. 1880	------	5,340,[illegible]
Patriotic of Ireland†	1824	Proprietary	1,250,000	121,984	July 1881	------	331,[illegible]
Pearl	1864	"	4,350	2,086	June 1881	------	900,0[illegible]
Pelican	1797	"	Stock	159,756	Dec. 1880	------	2,949,[illegible]
Positive	1872	"	------	253,727	Dec. 1880	3,981	1,822,[illegible]
Protector	1853	"	------	19,041	Dec. 1880	------	77[illegible]
Provident	1806	"	250,000	47,552	Dec. 1880	------	6,150,[illegible]
Provident Clerks	1840	Mutual	------	------	Dec. 1880	10,351	2,251,[illegible]

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INSURANCE COMPANIES.

RANCE COMPANIES.

companies for the year 1879-81 (embracing the latest reports available), we compile from tables published Assurance Companies Act of 1870 went into effect, but we content ourselves with giving the details for

Amount of Accumulated Life Assurance Fund at Commencement of Financial Year.		Life Premiums (Re-assurances Deducted.)		Interest and Miscellaneous Receipts.		Total Receipts During the Year (Life Business Only.)		New Policies Issued (Excluding Annuities.)	
1880.	1881.	1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.
£	£	£	£	£	£	£	£	£	£
1,122,335	1,137,836	100,295	101,884	47,979	48,747	148,356	150,727	322	398
421,080	419,682	23,186	21,388	24,353	23,737	47,538	45,126	------	------
1,514,504	1,502,308	85,847	83,470	66,805	66,062	152,652	149,532	------	------
768,526	795,980	107,869	108,917	31,398	32,616	140,468	142,533	769	850
685,703	--------	132,955	--------	27,504	------	160,459	--------	2,025	------
21,995	22,918	17,743	19,361	4,189	2,061	21,929	22,125	603	603
636,701	642,381	135,621	128,555	28,797	28,082	164,419	156,637	------	------
643,047	653,346	67,167	a 38,684	25,801	a14,034	99,936	a61,729	599	a378
634,012	648,042	76,323	74,263	28,192	27,678	107,320	103,510	------	------
965,360	1,028,322	138,866	144,869	43,660	45,394	190,860	194,508	751	652
2,730,766	2,873,742	205,625	208,024	109,367	113,591	315,641	321,615	405	376
2,301,905	2,433,397	182,226	186,474	94,156	102,531	276,382	289,005	416	------
12,142	--------	1,884	--------	1,810	------	3,694	--------	------	------
609,669	658,160	99,507	100,660	26,533	27,570	127,447	130,812	470	------
1,322,719	1,312,176	137,226	141,310	89,585	55,789	227,084	199,199	431	430
621,308	--------	11,528	--------	47,492	------	59,831	--------	------	------
2,875,674	2,884,087	241,536	232,931	137,475	131,876	379,011	364,808	------	------
3,379,702	3,485,194	227,491	221,204	158,392	145,898	382,849	367,102	353	------
1,530,588	1,615,736	171,012	174,864	70,401	72,216	265,515	257,082	889	------
9,140	11,346	14,055	15,254	377	632	14,432	15,887	402	405
987,705	1,036,313	129,072	128,799	48,030	49,310	183,602	181,425	648	------
4,246,474	4,202,369	147,638	148,487	210,256	191,082	357,894	339,570	------	------
1,550,717	1,610,683	129,083	131,226	97,002	70,491	253,318	222,955	------	186
1,452,483	--------	87,282	--------	63,742	------	159,709	--------	------	319
608,955	639,802	104,951	111,170	32,187	28,731	137,714	140,756	------	1,500
158,364	--------	61,108	--------	3,235	------	67,976	--------	------	------
2,738,200	2,886,077	446,992	480,288	142,531	119,243	710,801	723,823	4,717	5,365
1,426,138	1,373,341	114,040	115,827	70,596	60,608	184,636	176,436	------	414
1,875,078	1,962,018	139,505	144,738	101,548	57,283	250,640	209,055	292	------
1,096,866	--------	80,164	--------	48,850	------	132,467	--------	------	------
1,457	--------	3,744	--------	18	------	3,762	--------	------	------
400,330	498,887	62,633	78,815	18,550	87,956	81,183	166,771	628	1,488
4,297,982	4,354,314	247,785	250,927	229,516	181,387	477,302	432,314	------	------
499,140	520,208	68,760	72,079	41,208	24,443	118,941	107,894	267	266
1,755,565	1,809,860	137,348	137,996	80,364	83,610	217,712	221,627	168	160
2,210,706	2,313,716	329,682	334,700	95,584	103,850	458,556	452,347	1,700	1,898
3,051,921	3,174,302	229,042	225,316	136,583	137,519	476,849	419,317	589	633
1,749,360	1,761,885	156,198	151,561	73,566	73,562	233,863	230,916	------	------
169,838	209,124	59,388	70,939	7,374	20,379	66,762	91,319	888	1,279
780,250	841,044	75,791	75,080	40,043	76,126	116,305	152,890	------	104
--------	--------	--------	--------	------	------	--------	--------	------	------
3,562,614	3,610,245	310,930	315,388	148,742	156,942	459,673	472,331	------	------
--------	--------	--------	--------	------	------	--------	--------	------	------
365,658	375,874	32,949	29,089	16,468	14,975	48,717	44,064	------	------
11,036	--------	5,372	--------	------	------	--------	--------	------	------
1,591,712	1,634,451	151,794	151,990	75,518	68,158	227,312	220,148	372	------
33,345	31,605	3,206	3,360	1,539	2,073	6,149	5,434	------	------
989,111	1,012,538	81,170	80,987	43,371	45,312	124,540	126,300	174	------
167,741	163,876	15,078	14,556	7,593	6,677	23,401	21,751	------	------
6,739	7,241	302	333	------	505	895	839	------	------
760,835	769,555	69,015	70,278	38,366	37,320	107,381	107,609	------	------
3,759,232	3,802,698	324,994	320,728	152,076	153,812	478,244	475,047	947	798
2,989,885	3,433,448	319,646	315,065	142,204	135,734	497,182	450,810	1,084	1,468
1,462,146	1,553,028	156,661	168,509	59,156	59,712	223,211	230,261	------	------
1,956,710	1,930,935	154,687	151,701	132,639	83,125	287,327	234,827	2,609	628
97,720	100,462	9,746	11,006	10,811	4,595	20,556	15,601	------	------
30,705	42,817	78,464	91,458	997	1,535	79,461	92,998	177,123	147,207
1,064,572	1,092,017	88,376	90,262	68,762	64,820	157,138	115,082	------	------
159,272	174,530	36,885	36,908	6,900	9,228	43,785	46,135	190	------
18,663	18,866	2,105	1,974	836	990	3,071	3,193	------	------
2,025,623	2,073,119	185,604	184,497	85,495	88,416	271,100	277,913	918	------
883,915	950,528	100,551	102,754	36,353	43,709	141,211	155,056	968	867

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BRITISH LIFE INSURAN

NAME OF COMPANY.	Date when Established.	Mutual or Proprietary.	Capital Subscribed.	Amount Paid-up.	Date to which Last Accounts are Made up.	Number of Policies in Force.	Approximate Amounts Assured.
			£	£			£
Provincial	1852	Proprietary	200,000	24,588	Dec. 1880	4,408	1,083,303
Prudential	1848	"	49,700	24,920	Dec. 1880	2,208,912	26,000,000
Queen †	1857	"	1,798,000	180,035	Dec. 1880	4,006	1,800,000
Reliance	1840	Mutual	------	------	Dec. 1880	7,355	2,700,000
Rock	1806	Proprietary	1,000,000	1,172,406	Dec. 1880	3,880	4,100,000
Royal†	1845	"	1,927,300	289,545	Dec. 1880	17,466	8,169,191
Royal Exchange ‡	1720	"	Stock	689,219	Apr. 1881	5,708	4,639,646
Royal Farmers and General †	1840	"	500,000	72,962	Dec. 1880	------	366,000
Sceptre	1864	"	45,425	10,485	Dec. 1880	5,610	1,045,711
Scottish Amicable	1826	Mutual	------	------	Dec. 1880	13,856	7,055,412
Scottish Commercial†	1865	Proprietary	800,000	170,000	Jan. 1879	------	-------
Scottish Equitable	1831	Mutual	------	------	Mar. 1881	13,712	8,443,660
Scottish Imperial†	1865	Proprietary	500,000	50,000	Dec. 1880	1,452	750,000
Scottish Metropolitan	----	-------	------	24,000	May 1881	------	340,739
Scottish National †	1841	Proprietary	200,000	60,000	May 1876	------	-------
Scottish Provident	1837	Mutual	------	------	Dec. 1880	25,109	13,291,749
Scottish Provincial †	1825	Proprietary	1,000,000	60,000	Jan. 1881	10,756	4,600,000
Scottish Union†	1824	"	4,151,420	282,571	July 1881	15,837	10,500,000
Scottish Widows	1815	Mutual	------	------	Dec. 1880	------	22,619,326
Security	1870	Proprietary	------	------	Dec. 1875	------	25,000
Sovereign	1845	"	180,000	58,500	Dec. 1880	7,282	2,284,464
Standard	1825	"	500,000	120,000	Nov. 1880	30,502	19,378,483
Star	1843	"	100,000	5,000	Dec. 1880	------	6,300,000
Sun	1810	"	Stock	327,042	June 1881	------	4,750,000
Union †	1714	"	300,000	30,000	June 1881	------	3,214,500
United Kent	1824	"	------	130,463	Mar. 1881	------	780,000
United Kingdom, Limited	1866	"	5,375	1,153	Dec. 1880	------	490,000
United Kingdom Temperance	1840	Mutual	------	------	Dec. 1880	37,738	8,362,045
Universal	1834	Proprietary	500,000	55,000	Dec. 1880	3,222	3,015,664
University	1825	"	600,000	30,000	May 1881	1,541	1,681,768
Wesleyan and General	1841	"	------	------	Dec. 1880	------	228,500
Western Counties and London	1861	Mutual	------	------	Jan. 1881	------	460,000
West of England†	1807	Proprietary	------	210,000	Dec. 1880	7,764	3,600,000
Westminster and General	1836	"	100,000	21,863	Dec. 1880	3,737	1,158,906
Whittington	1855	"	71,150	21,760	Apr. 1881	------	1,200,000
Yorkshire †	1824	"	------	50,000	Feb. 1881	2,509	1,360,893
Yorkshire Provident, Limited	----	--------	------	275	July 1881	------	-------
Total	----	--------	------	------	--------	------	414,999,15

* In liquidation. † Also transact fire business. ‡ Also transact fire and marine business.

NAME OF COMPANY.	Premiums Received (Excluding Annuities) on New Business.		Amounts Assured (Excluding Annuities) on New Business.		Amounts Paid on Claims, Including Bonus.	
	1879.	1880.	1879.	1880.	1879.	1880.
	£	£	£	£	£	£
Albion *	------	------	------	------	------	------
Alliance, British and Foreign†	------	------	308,935	340,140	102,189	117,778
Argus	------	------	------	------	54,877	48,737
Atlas†	------	------	------	------	129,485	135,517
British Empire Mutual	8,812	11,321	276,266	320,042	61,610	64,965
British Equitable	12,155	------	403,652	------	56,477	------
Briton, Limited	5,644	4,902	176,307	165,728	8,555	7,025
Briton Medical and General	------	------	------	------	151,315	127,039
Caledonian†	------	a 7,152	236,890	a 200,206	61,393	a 39,050
Church of England†	------	------	------	------	65,541	67,154
City of Glasgow	9,245	11,083	311,700	356,810	110,050	91,098
Clergy Mutual	10,088	7,818	311,710	247,350	122,249	117,758
Clerical, Medical and General	8,810	------	260,855	------	161,096	113,712
Colonial	------	------	------	------	2,034	------
Commercial Union‡	11,435	10,664	326,351	324,806	76,297	64,418
Crown	8,670	8,390	274,535	265,820	106,705	142,641
Customs Annuity and Benevolent Fund	------	------	------	------	35,921	------
Eagle	21,192	------	------	------	334,131	299,322
Economic	11,215	------	273,336	------	260,609	230,581

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CE COMPANIES—*Continued.*

Amount of Accumulated Life Assurance Fund at Commencement of Financial Year.		Life Premiums (Re-assurances Deducted).		Interest and Miscellaneous Receipts.		Total Receipts During the Year (Life Business Only).		New Policies Issued (Excluding Annuities).	
1880.	1881.	1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.
£	£	£	£	£	£	£	£	£	£
250,149	260,702	33,030	32,097	10,382	12,851	43,518	45,062	------	------
1,592,486	1,982,032	1,514,678	1,728,880	53,232	66,788	1,571,676	1,802,328	------	4,898,509
336,580	365,537	57,199	61,581	40,075	15,368	71,329	78,052	------	585
496,649	515,936	81,404	80,979	22,267	22,489	103,671	104,111	548	------
1,986,976	2,037,566	134,879	135,463	151,114	156,404	285,993	291,867	------	------
2,449,616	2,593,747	247,194	247,190	102,500	105,176	373,516	391,446	------	------
1,977,953	1,928,022	135,080	132,646	85,547	105,115	223,498	239,311	------	------
120,775	115,901	9,135	8,841	5,579	5,197	14,715	14,038	------	------
114,078	134,655	31,409	33,296	5,651	------	37,060	39,887	835	------
2,106,050	2,211,834	182,747	186,866	95,750	104,304	288,225	293,548	629	728
--------	--------	--------	--------	------	------	--------	--------	------	------
2,414,336	2,489,481	217,118	220,660	104,033	102,052	321,150	322,713	950	913
94,619	113,285	29,338	33,734	3,626	4,200	32,964	38,635	------	471
11,386	18,148	8,231	10,429	1,326	1,487	9,770	15,485	375	------
--------	--------	--------	--------	------	------	--------	--------	------	------
3,528,077	3,861,257	359,792	372,373	153,633	163,733	530,419	559,486	1,659	------
1,105,741	1,148,694	129,470	130,875	43,724	45,269	177,438	178,692	------	650
2,042,658	2,110,112	266,205	265,863	81,497	84,749	353,493	373,433	1,203	1,168
7,101,527	7,413,267	600,776	638,736	297,899	303,799	907,888	949,942	2,136	2,683
--------	--------	--------	--------	------	------	--------	--------	------	------
694,788	616,577	71,409	67,000	17,898	28,488	106,234	100,117	415	338
5,166,239	5,340,835	572,409	584,084	220,094	221,598	807,497	873,787	1,895	2,252
1,627,142	1,725,176	207,632	214,510	72,862	74,225	283,739	292,375	2,004	2,153
1,556,438	1,627,731	127,535	128,896	77,368	82,677	204,903	211,573	------	------
899,193	940,239	98,566	104,948	41,256	46,755	139,822	151,703	391	567
334,128	342,075	21,066	20,512	23,038	23,242	46,289	45,116	------	------
15,136	17,078	25,216	25,250	362	130	25,579	25,379	51,359	48,447
2,603,078	2,838,081	235,987	246,211	119,773	150,537	357,498	400,931	1,979	2,198
1,024,907	1,016,690	117,725	116,282	48,559	54,785	166,285	171,067	------	------
987,287	963,335	52,013	52,024	72,200	37,519	124,213	89,543	------	------
77,588	80,744	28,700	35,512	3,128	3,128	32,126	38,946	------	------
39,633	42,163	15,159	18,403	1,576	1,861	16,735	20,264	------	------
1,010,455	959,299	98,043	94,058	46,260	47,167	144,304	141,226	346	265
393,024	405,271	46,245	46,110	18,441	18,076	65,748	69,878	295	233
80,680	87,542	42,500	45,399	4,089	5,133	47,470	50,683	------	------
523,196	525,320	39,486	39,383	26,846	23,144	76,813	70,669	------	------
1,104	--------	1,249	--------	25	------	1,274	--------	------	------
120,172,351	120,723,791	12,752,828	12,979,194	5,666,474	5,429,970	18,828,501	18,810,044	------	------

a Seven and a half months only.

Amounts Paid as Annuities.		Amounts Paid for Surrendered Policies, Cash Bonuses, Reduced Premiums, Etc.		Dividends Paid to Shareholders on Life Account Only.		Expenses on Life Account Only.		Total Payments on Life Account.	
1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.
£	£	£	£	£	£	£	£	£	£
----	----	------	------	----	----	------	------	------	------
200	192	10,116	5,536	20,000	Nil	8,177	7,062	144,522	135,245
294	351	5,900	1,354	18,200	4,200	1,991	1,496	82,135	56,524
Nil	Nil	4,817	11,011	2,460	3,094	6,917	7,752	148,190	161,728
1,732	1,766	9,028	26,935	----	----	13,931	13,279	94,443	115,080
41	----	6,370	------	2,750	----	23,702	------	99,222	------
768	800	116	179	2,500	1,250	9,442	9,878	19,630	21,202
----	1,511	11,998	12,507	1,239	1,416	8,559	8,482	153,365	150,957
3,201	a2,902	2,903	a2,634	Nil	Nil	8,035	a4,930	78,846	a51,429
1,833	1,876	5,082	4,801	4,645	4,594	8,421	8,095	88,000	89,480
5,578	5,924	14,151	7,897	6,809	7,081	13,581	13,302	156,903	131,546
2,092	2,254	54,174	47,251	----	----	10,748	10,791	189,612	178,579
1,146	1,209	21,956	19,770	2,500	----	13,610	13,565	206,894	157,513
122	----	114	------	Nil	Nil	534	------	2,899	------
1,007	1,109	6,132	5,469	Nil	Nil	9,561	6,833	97,411	82,321
1,997	1,935	9,952	17,122	13,783	27,411	11,878	14,018	150,994	209,742
6,340	----	2,759	------	----	----	1,722	------	47,528	------
6,970	6,831	28,289	16,151	8,660	8,676	16,627	17,317	401,683	356,395
657	1,146	94 281	8,765	----	----	15,464	13,411	378,505	261,610

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BRITISH LIFE INSURAN

NAME OF COMPANY.	Premiums Received (Excluding Annuities) on New Business.		Amounts Assured (Excluding Annuities) on New Business.		Amounts Paid on Claims, Including Bonus.	
	1879.	1880.	1879.	1880.	1879.	1880.
	£	£	£	£	£	£
Edinburgh	16,300	------	473,133	--------	146,819	109,620
Emperor	------	------	--------	51,292	7,815	8,199
English and Scottish Law	14,470	------	432,935	--------	108,371	92,061
Equitable	------	------	--------	--------	360,127	277,348
Equity and Law	------	12,663	--------	366,842	69,803	74,602
Friends' Provident	7,338	------	--------	224,464	121,912	--------
General†	------	17,791	--------	513,695	69,010	72,168
Great Britain Mutual	------	------	--------	--------	53,423	--------
Gresham	------	65,961	1,760,326	1,935,031	320,552	348,074
Guardian†	------	11,045	--------	265,800	150,767	145,958
Hand-in-Hand†	6,603	------	193,515	--------	99,864	73,390
Imperial	------	------	--------	--------	89,519	--------
Imperial Union*	------	------	--------	--------	1,419	--------
Lancashire†	8,002	18,913	251,370	631,020	38,481	42,549
Law	------	------	--------	--------	360,577	302,747
Law Union†	8,023	10,383	212,846	260,696	62,185	40,777
Legal and General	10,260	10,154	292,656	273,980	147,076	129,458
Life Association of Scotland	21,682	27,029	695,036	830,499	206,886	219,767
Liverpool and London and Globe†	11,346	12,476	339,631	397,202	266,805	201,686
London Assurance‡	------	------	--------	--------	153,323	157,909
London and Lancashire	11,873	15,459	338,148	453,687	29,046	28,114
London and Provincial Law	------	4,341	--------	128,939	52,311	72,545
London and Southwark†	------	------	--------	--------	--------	--------
London Life Association	------	------	--------	--------	193,296	200,188
Manchester Provident*	------	------	--------	--------	--------	--------
Marine and General	------	------	--------	--------	19,572	15,893
Masonic	------	------	--------	--------	2,025	--------
Metropolitan	8,740	------	270,800	--------	124,631	97,495
Midland Counties†	------	------	--------	--------	5,551	5,276
Mutual	3,913	------	110,050	--------	68,038	84,677
National of Ireland†	------	------	--------	--------	15,224	13,740
National Guardian	------	------	--------	--------	9	Nil.
National Life	6,471	------	143,095	--------	48,534	68,471
National Provident	12,884	12,446	386,055	380,200	270,103	306,696
North British and Mercantile†	30,410	35,796	922,044	988,340	248,969	283,678
Northern †	------	22,005	--------	535,428	149,135	108,992
Norwich Union	48,446	8,278	1,484,368	251,909	213,420	218,971
Patriotic of Ireland†	------	------	--------	--------	22,230	11,325
Pearl	61,966	77,874	--------	--------	26,671	29,056
Pelican	------	------	--------	--------	123,241	88,533
Positive	2,760	------	65,800	--------	17,934	17,977
Protector	------	------	--------	--------	2,128	1,200
Provident	15,172	------	470,615	--------	193,250	183,854
Provident Clerks	7,175	6,777	253,707	226,846	56,261	61,390
Provincial	------	------	--------	--------	29,635	25,625
Prudential	------	------	--------	--------	577,020	632,652
Queen †	------	------	--------	292,137	24,506	35,429
Reliance	10,709	------	340,802	--------	57,657	58,274
Rock	------	------	--------	--------	133,231	127,721
Royal †	------	17,274	432,543	499,072	169,758	170,218
Royal Exchange ‡	------	------	--------	--------	143,180	148,784
Royal Farmers and General †	------	------	--------	--------	17,866	16,837
Sceptre	4,561	------	156,980	--------	9,021	10,019
Scottish Amicable	14,484	19,168	380,535	489,762	184,061	146,366
Scottish Commercial †	------	------	--------	--------	--------	--------
Scottish Equitable	18,112	18,770	484,740	550,625	268,581	205,301
Scottish Imperial†	5,565	7,709	173,684	228,905	13,604	11,887
Scottish Metropolitan	------	------	108,100	--------	1,900	4,206
Scottish National †	------	------	--------	--------	--------	--------
Scottish Provident	34,689	------	1,047,040	--------	220,993	207,624
Scottish Provincial†	------	10,438	--------	318,148	102,392	100,213
Scottish Union†	20,811	19,816	614,300	603,702	183,363	216,781
Scottish Widows	36,385	51,803	1,151,595	1,569,145	604,626	543,265
Security	------	------	--------	--------	--------	--------
Sovereign	5,493	4,597	168,985	144,115	59,977	75,103
Standard	40,944	46,694	1,134,445	1,436,701	507,052	505,728
Star	20,334	20,816	676,025	678,010	154,711	133,931
Sun	------	------	--------	--------	129,546	101,110
Union †	9,082	10,140	241,330	284,926	106,765	90,602
United Kent	------	------	--------	--------	33,013	23,751
United Kingdom, Limited	25,728	16,000	--------	--------	11,030	10,524
United Kingdom Temperance	------	------	483,479	587,061	151,926	139,468
Universal	5,792	6,191	135,282	148,340	89,192	112,100
University	------	2,331	--------	81,450	107,605	81,483
Wesleyan and General	------	------	--------	--------	13,755	17,470
Western Counties and London	------	------	--------	--------	6,672	7,715

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CE COMPANIES—*Continued.*

Amounts Paid as Annuities.		Amounts Paid for Surrendered Policies, Cash Bonuses, Reduced Premiums, Etc.		Dividends Paid to Shareholders on Life Account Only.		Expenses on Life Account Only.		Total Payments on Life Account.	
1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.
£	£	£	£	£	£	£	£	£	£
15,279	13,028	19,003	15,748	9,000	9,000	15,875	16,470	214,011	171,935
Nil	Nil	915	426	338	352	3,605	3,506	13,884	13,680
5,368	4,977	9,486	9,919	6,000	6,000	14,137	13,866	149,797	132,817
2,280	2,110	13,920	95,582	------	------	8,307	8,633	387,734	383,674
17,609	19,316	8,743	46,292	7,000	8,750	6,931	8,143	115,786	162,988
15,209	------	6,619	------	------	------	5,097	------	152,862	------
503	532	15,577	------	4,000	4,000	17,190	18,302	111,780	109,910
269	------	4,184	------	------	------	11,672	10,811	73,344	------
43,456	55,631	37,198	44,258	18,246	1,088	72,861	82,517	534,471	575,947
Nil	Nil	8,703	40,010	------	28,000	10,985	10,454	174,710	229,232
7,752	------	69,879	71,864	------	------	9,837	------	188,367	165,380
2,429	------	7,414	------	7,500	------	8,589	------	118,835	------
160	------	143	------	------	------	1,928	------	3,747	------
Nil	411	5,387	13,057	12,739	Nil	4,339	5,550	63,537	68,213
Nil	Nil	17,279	51,728	43,593	Nil	9,492	11,622	440,939	375,942
7,340	8,383	3,593	11,665	Nil	16,189	5,660	6,542	82,204	86,826
1,372	1,372	12,507	12,488	12,900	12,000	9,940	9,742	189,166	171,261
18,894	19,857	59,701	53,114	10,626	10,626	34,887	33,922	344,539	349,337
58,534	57,811	26,503	12,595	Nil	Nil	15,123	15,611	377,039	296,936
9,658	9,872	16,475	18,667	16,172	16,520	10,719	10,213	211,856	218,391
Nil	Nil	4,901	3,815	675	675	14,179	13,516	53,777	52,003
1,111	1,152	3,905	4,453	6,000	6,000	4,234	4,488	71,557	92,093
------	------	------	------	------	------	------	------	------	------
Nil	Nil	196,883	211,439	------	------	13,051	13,072	403,130	424,700
------	------	------	------	------	------	------	------	------	------
2,373	2,428	2,403	8,446	------	------	5,335	5,556	31,185	33,848
151	------	395	------	------	------	2,960	------	5,919	------
Nil	Nil	76,254	71,830	------	------	8,069	7,984	209,055	177,409
979	1,099	154	42	Nil	Nil	604	553	7,456	7,174
Nil	Nil	8,926	8,365	------	------	6,937	7,203	86,818	102,872
2,996	3,008	846	598	4,262	4,230	4,070	3,574	27,776	25,517
Nil	Nil	31	260	Nil	Nil	50	76	92	337
482	432	23,160	21,113	------	------	7,350	7,693	80,681	98,889
2,700	2,645	102,856	95,171	------	------	18,031	18,391	402,649	431,581
34,801	------	25,146	33,190	Nil	Nil	26,045	26,451	347,982	378,511
6,592	6,838	10,270	9,355	------	------	8,675	8,960	181,993	142,379
13,905	12,883	9,993	8,948	------	------	13,160	13,022	265,470	260,602
Nil	Nil	925	212	Nil	Nil	923	1,040	24,325	12,858
Nil	Nil	Nil	4	208	208	26,325	10,635	69,642	80,886
1,352	1,325	7,203	4,911	18,712	18,712	7,235	7,190	161,241	124,637
Nil	Nil	4,097	3,541	Nil	Nil	7,417	7,646	31,904	30,879
546	531	63	1,258	------	------	------	------	2,738	2,990
30	65	11,819	16,859	2,307	2,307	18,217	17,785	235,942	230,417
7,022	6,989	4,656	6,474	------	------	10,046	9,947	81,657	88,442
791	738	2,626	1,969	Nil	Nil	4,551	4,446	39,203	34,509
3,462	3,553	7,065	4,908	1,246	1,246	225,296	247,375	1,286,326	1,412,783
1,147	1,072	13,241	4,099	Nil	Nil	5,162	4,546	47,078	49,094
1,707	1,707	5,255	7,460	------	------	13,935	13,579	82,905	84,824
59	59	12,080	13,080	85,000	85,000	10,330	11,074	245,096	241,277
21,176	22,521	17,855	27,984	79,404	Nil	14,204	15,253	313,807	247,315
3,097	3,190	7,227	8,779	Nil	112,606	9,768	10,147	169,203	289,242
73	78	496	523	Nil	Nil	1,054	1,110	21,473	18,912
Nil	Nil	4,911	1,055	629	629	4,767	4,555	22,602	19,320
6,490	7,005	17,288	14,162	------	------	14,784	14,701	228,067	187,764
------	------	------	------	------	------	------	------	------	------
Nil	Nil	14,746	15,934	------	------	18,061	18,403	309,358	247,567
544	559	2,443	1,184	Nil	1,863	1,911	1,990	20,340	19,969
78	290	127	55	Nil	Nil	3,139	3,736	5,554	8,723
------	------	------	------	------	------	------	------	------	------
10,885	12,061	12,380	14,369	------	------	28,365	28,654	281,215	271,397
3,814	4,037	13,592	12,357	Nil	Nil	12,936	12,600	138,941	135,738
2,623	4,489	16,499	17,216	Nil	29,015	29,002	26,129	244,342	305,979
7,304	7,447	27,619	18,598	------	------	49,817	51,033	706,613	638,202
------	------	------	------	------	------	------	------	------	------
24,290	24,251	6,279	4,869	2,486	1,243	7,467	8,683	108,152	178,328
34,477	37,870	37,301	35,837	35,000	35,000	57,689	58,664	696,390	699,191
4,118	4,239	39,621	19,067	22,250	250	19,471	20,374	255 810	194,341
568	584	10,834	10,570	12,960	12,960	11,044	10,348	169,416	140,279
33	3	4,952	5,665	Nil	Nil	7,062	7,623	125,125	110,657
3,674	3,772	2,503	415	7,000	7,000	1,341	1,293	48,604	37,169
Nil	Nil	22	Nil	84	57	3,858	3,558	24,587	23,437
2,702	2,859	19,606	20,849	306	197	13,638	13,924	203,248	192,928
170	170	39,730	41,841	12,750	12,750	9,551	9,086	154,908	179,284
Nil	Nil	5,272	12,454	1,406	12,800	5,538	6,459	120,298	113,496
583	578	214	1,272	Nil	Nil	8,237	7,420	30,183	35,789
38	38	550	433	------	------	5,563	7,714	13,886	17,734

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BRITISH LIFE INSURAN

NAME OF COMPANY.	PREMIUMS RECEIVED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS ASSURED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS PAID ON CLAIMS, INCLUDING BONUS.	
	1879.	1880.	1879.	1880.	1879.	1880.
	£	£	£	£	£	£
West of England †	6,083	4,182	183,070	126,098	151,369	168,453
Westminster and General	3,559	2,721	113,467	94,157	60,604	43,245
Whittington	------	------	156,304	243,382	23,214	24,775
Yorkshire†	------	------	--------	--------	54,814	51,049
Yorkshire Provident, Limited	------	------	--------	--------	446	--------
Total	------	------	--------	--------	11,022,934	10,105,386

* In liquidation. † Also transact fire business. ‡ Also transact fire and marine business.

TEN YEARS' TRANSACTIONS OF ONE

INCOME.	1871.	1872.	1873.	1874.
	£	£	£	£
Premiums	10,000,000	10,400,000	10,800,000	11,300,000
Annual purchases	271,000	293,000	223,000	288,000
Interest and miscellaneous	4,300,000	4,400,000	4,900,000	4,800,000
Total	14,700,000	15,100,000	15,900,000	16,400,000

OUTGO.	1871.	1872.	1873.	1874.
	£	£	£	£
Claims paid	8,190,000	8,440,000	8,700,000	9,000,000
Annuities	420,000	430,000	430,000	420,000
Surrenders, etc	1,200,000	1,100,000	1,000,000	1,100,000
Dividends on shares	430,000	510,000	490,000	480,000
Commissions	490,000	520,000	560,000	550,000
Expenses of management	941,000	927,000	1,039,000	1,164,000
Miscellaneous	38,000	41,000	49,000	100,000
Total	11,700,000	12,000,000	12,300,000	12,800,000

	1871.	1872.	1873.	1874.
	£	£	£	£
Accumulated assurance fund { January / December	96,800,000	100,000,000	103,600,000	107,000,000

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CE COMPANIES—*Continued.*

Amounts Paid as Annuities.		Amounts Paid for Surrendered Policies, Cash Bonuses, Reduced Premiums, Etc.		Dividends Paid to Shareholders on Life Account Only.		Expenses on Life Account Only.		Total Payments on Life Account.	
1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.	1879.	1880.
£	£	£	£	£	£	£	£	£	£
------	Nil	5,924	7,819	4,000	4,000	7,753	7,523	174,253	192,382
2,900	3,076	2,733	2,792	884	882	5,565	5,261	75,292	57,631
570	577	2,964	3,248	1,921	1,921	3,867	8,461	39,805	43,821
5,355	5,324	3,219	6,342	2,000	------	3,259	4,061	70,494	58,545
Nil	Nil	Nil	Nil	20	------	405	------	1,231	------
456,944	414,620	1,483,214	1,532,304	532,270	521,798	1,281,438	1,250,740	15,754,034	14,948,581

a Seven and a half months only.

HUNDRED BRITISH LIFE COMPANIES.

1875.	1876.	1877.	1878.	1879.	1880.	Totals.
£	£	£	£	£	£	£
11,500,000	11,800,000	12,246,600	12,673,909	12,611,351	12,752,828	116 552,531
284,000	434,000	348,000	448,607	360,537	409,082	3,405,044
5,100,000	5,100,000	5,111,505	5,635,404	5,619,910	5,666,474	50,451,848
16,900,000	17,300,000	17,706,105	18,757,920	18,591,798	18,828,384	170,409,423

1875.	1876.	1877.	1878.	1879.	1880.	Totals.
£	£	£	£	£	£	£
9,530,000	9,780,000	10,143,184	10,109,376	11,022,934	10,105,386	94,177,696
420,000	430,000	9,252,200	465,352	456,944	414,620	4,648,316
1,200,000	1,250,000	436,444	1,343,886	1,483,214	1,532,304	12,352,401
630,000	460,000	480,000	414,891	532,270	521,798	4,948,959
590,000	640,000	686,107	914,132	966,839	1,027,752	6,934,723
1,201,000	1,300,000	1,382,203	1,298,711	1,281,438	1,250,740	12,779,889
71,000	71,000	25,000	21,978	15,931	93,391	528,000
1,360,000	13,900,000	13,592,159	14,568,326	15,759,570	14,945,991	136,369,974

1875.	1876.	1877.	1878.	1879.	1880.
£	£	£	£		£
110,600,000	114,500,000	116,930,000	121,794,694	120,172,351	120,723,791

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FRENCH INSURANCE COMPANIES.

Statement showing the name of company, when formed, nominal capital, number of shares, rate of issue, amount paid up, dividends in 1880, and the present value of shares of the French fire, life, accident, marine and miscellaneous companies.

NAME OF COMPANY.	Location and Date of Organization.		Capital.	Number of Shares.	Nominal Value per Share.	Amount Paid up per Share.	Dividends for 1880.	Market Price of Shares.
FIRE INSURANCE COMPANIES.								
			Francs.	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
Compagnie d'Assurances Generales	Paris,	1819	2,000,000	2,000	1,000	1,000	1,300	19,500–20,500
La Phenix	"	1819	4,000,000	4,000	1,000	1,000	200	4 175– 4,300
La Nationale	"	1820	10,000,090	2,000	5,000	50	873	14,000–15,000
L'Union	"	1828	10,000,060	2,000	5,000	1,250	350	7,800– 8,150
La Soleil	"	1829	6,000,000	12,000	500	500	100	1,900– 2,000
La France	"	1837	10,000,000	2,000	5,000	100f.-45	200	3,500– 3,700
L'Uraine	"	1838	5,000,000	5,000	1,000	250	100	1,800– 1,875
La Providence	"	1838	5,000,000	2,000	2,500	250	215	4,400– 4,700
Le Nord	"	1840	2,000,000	2,000	1,000	250	40	1,150– 1,220
L'Aigle	"	1843	2,000,000	4,000	500	100	120	2,100– 2,200
La Paternelle	"	1843	6 000,000	6,000	1,000	400	110	2,000– 2,100
La Confiance	"	1844	10,000,000	20,000	500	200	40	485– 510
Le Midi	"	1854	6,000,000	12,000	500	125	8	120– 140
L'Abeille	"	1857	12,000,000	12,000	1,000	250	7	270– 290
La Caise Generale Agricole	"	1858	12,000,000	24,000	500	125	....	75– 85
La Centrale	"	1863	10,000,000	20,000	500	125	2	40– 50
La Caisse Generales de Reasurances	"	1863	5,000,000	5,000	1,000	200	....	150– 170
Le Monde	"	1864	20,000,000	40,000	500	200	12	135– 150
L'Union Generale du Nord	Lille,	1867	2,000,000	1,000	2,000	500	....	.....
La Garantie Generale	"	1870	10,000,000	20,000	500	125	1	125– 140
La Nation	"	1872	5,000,000	10,000	500	125	....	.....
La Caisse Mrridionale	"	1873	5,000,000	10,000	500	250	....	15– 25
L'Ouest	Nantes,	1875	3,000,000	6,000	500	175	....	80– 125
La Renaissance	Paris,	1876	10,000,000	20,000	500	125	....	40– 50
La Provinciale	"	1877	10,000,000	20,000	500	125	....	..– 1
La Fonciere	"	1877	40,000,000	80,000	500	125	....	130– 140
La Reunion	"	1878	2,000,000	4,000	500	125	....	.....
La Sauvegarde	Bordeaux,	1878	1,000,000	1,000	1,000	250	....	.....
La Nivernaise	Nevers,	1878	200,000	400	500	125	....	.....
La Republique	Paris,	1879	3,000,000	4,000	500	125	....	.....
La Metropole	"	1879	20,000,000	40,000	500	125	....	..– 10
La Reassurance	"	1879	36,000,000	72,000	500	125	....	50– 65
Compagnie de Reassurances Generales	"	1879	35,000,000	70,000	500	125	....	20– 30
L'Universelle	"	1879	3,000,000	6,000	500	125	....	.....

L'Assurance Coloniale	Paris,	1879	6,000,000	12,000	500	125	9	110- 125
La Continentale	"	1879	6,000,000	6,000	1,000	250	....	180- 220
Le Progress Nationale	"	1879	12,000,000	24,000	500	125	....	70- 80
L'Europe	"	1879	4,000,000	8,000	500	125	15	140- 160
La Remoise	Reims,	1879	3,000,000	6,000	500	125	....	.....
La Economie	Mâcon,	1879	2,000,000	4,000	500	125	....	.....
La Rouennaise	Rouen,	1880	4,000,000	8,000	500	125	4	.....
La Preservatries	Paris,	1880	6,000,000	12,000	500	125	....	100- 115
La Grande Compagnie	"	1880	50,000,000	100,000	500	125	....	65- 85
La Reparation	"	1880	1,000,000	2,000	500	125	....	.....
La Commerciale	"	1880	6,000,000	12,000	500	125	....	.....
L'Union des Deux-Villes	Charleville,	1880	1,000.000	2,000	500	125	....	.....
Le Cercle	Marseille,	1880	15,000,000	30,000	500	125	....	.....
La Clementine	Paris,	1881	12,000,000	24,000	500	125	....	220- 235
LIFE INSURANCE COMPANIES.								
Compagnie d'Assurances Generales	"	1819	3,000,000	2,000	1,500	1,500	500	33,200-34,000
L'Union	"	1829	10,000,000	2,000	5,000	50	50	6,900- 7,100
La Nationale	"	1830	15,000,000	3,000	5,000	50	200	15,500-16,000
Le Phenix	"	1844	4,000,000	800	5,000	1,000	500	20,300-21,000
La Caisse Paternelle	"	1850	20,000,000	40,000	500	125	....	200- 220
Le Credit Viager	"	1854	5,000,000	10,000	500	125	....	850- 1,030
La Caisse General- des Familles	"	1858	6,000,000	12,000	500	100	30	950- 1,000
Le Monde	"	1864	20,000,000	40,000	500	125	10	230- 250
L'Urbaine	"	1865	12,000,000	12,000	1,000	200	80	2,400- 2,500
L'Alliance	"	1866	4,000,000	4,000	1,000	250	....	60- 75
Le Soleil	"	1872	12,000,000	12,000	1,000	250	25	940- 970
La Confiance	"	1875	6,000,000	6,000	1,000	250	....	590- 625
L'Ouest	Nantes,	1877	2,000,000	4,000	500	150	....	100- 105
Le Patrimoine	Paris,	1877	5,000,000	5,000	1,000	250	....	270- 305
L'Abeille	"	1878	3,000,000	3,000	1,000	250	....	800- 870
Le Temps	"	1878	9,000,000	9,000	1,000	250	....	400- 500
La Fonciere	"	1880	40,000,000	40,000	1,000	250	...	240- 255
La France	"	1880	10,000,000	10,000	1,000	250	....	650- 700
L'Aigle	"	1880	12,000,000	24,000	500	125	....	330- 350
La Centrale	"	1880	6,000,000	6,000	1,000	250	....	160- 180
Le Nord	"	1880	3,000,000	3,000	1,000	250	....	250- 300
La Providence	"	1881	12,000,000	12,000	1,000	250	....	400- 450
La Metropole	"	1881	10,000,000	10,000	1,000	250	....	150- 170
Le Progrès National	"	1881	12,000,000	12,000	1,000	250	....	130- 160
ACCIDENT INSURANCE COMPANIES.								
Le Soleil—Securite Generales	"	1865	10,000,000	20,000	500	125	6	230- 250
L'Union Industr. et Agric. du Nord	Valenciennes,	1871	400,000	800	500	125	....	.....
L'Assurance Francaise	Paris,	1876	12,000,000	24,000	500	125	12	110- 125
Compagnie Generale	"	1876	3,000,000	6,000	500	125	6	50- 65

FRENCH INSURANCE COMPANIES.—*Continued.*

Name of Company.	Location and Date of Organization.		Capital.	Number of Shares.	Nominal Value per Share.	Amount Paid up per Share.	Dividends for 1880.	Market Price of Shares.
Accident Insurance Companies.—*Continued.*			*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
La Confiance	Paris,	1878	6,000,000	12,000	500	125	8	200– 230
La Protection-Accidents	"	1879	1,000,000	2,000	500	125	....	.....
La Centrale	"	1879	4,000,000	4,000	500	125	....	80– 100
Le Monde	"	1879	5,000,000	10,000	500	125	....	130– 145
La France Industrielle	"	1880	2,500,000	5,000	500	125	....	90– 110
Le Secours	"	1880	10,000,000	20,000	500	125	....	60– 75
L'Industrie Nationale	"	1880	6,000,000	12,000	500	125	....	 300
La Sauvegarde des Travailleurs	"	1880	6,000,000	2,000	500	125	....	.....
L'Urbaine	Rouen,	1880	12,000,000	12,000	500	125	....	185– 05
Le Patrimoine	Paris,	1880	5,000,000	10,000	500	125	....	120– 140
Le Prevoyance	"	1880	2,000,000	4,000	500	125	....	.....
La Caisse des Familles	"	1881	3,000,000	6,000	500	125	....	.....
L'Abeille	"	1881	4,000,000	8,000	500	125	....	105– 120
La Providence	"	1881	5,000,000	10,000	500	125	....	100– 120
La Caisse Paternelle	"	1881	5,000,000	10,000	500	125	....	 200
Hail Insurance Companies.								
L'Abeille	"	1856	8,000,000	16,000	500	100	10	220– 240
L'Indemnite	"	1879	1 000,000	2,000	500	125	....	.....
La Confiance	"	1879	4,000,000	8,000	500	125	....	40– 50
Le Soleil	"	1879	18,000,000	36,000	500	125	....	100– 120
Le Midi	"	1880	4,000,000	8,000	500	125	....	25– 35
Live Stock Companies.								
Union Nationale	Lille,	1877	15,000,000	30,000	500	125	6	75– 95
Marine Companies.								
Compagnie d'Assurances Generales	Paris,	1818	5,000,000	400	12,500	5,000	850	9,000–10,000
La Securite	"	1836	1,500,000	300	5,000	1,250	100	2,000
L'Ocean	"	1837	1,000,000	200	5,000	1,250	72	1,480
Le Lloyd Francais	"	1837	12,000,000	12,000	1,000	250	....	1,300– 1,330
Ca Melusine	"	1838	2,000,000	400	5,000	1,250	150	1,420
Le Pilote	"	1852	1,000,000	1,000	500	250	....	230– 250
Le Centrale	"	1854	5,000,000	1,000	5,000	1,000	....	400– 500
Le Reunion	"	1855	6,000,000	1,200	5,000	1,000	....	817
Le Triton	"	1856	1,500,000	300	500	1,000	....	500
Le Comptoir Maritime	"	1857	3,000,000	600	5,000	1,250	100	2,000
L'Etoile de la Mer	"	1858	2,000,000	400	5,000	1,000	....	225
La Sphere	"	1865	2,000,000	400	5.000	1,000	....	500

La Chambre d'Assurances	"	1867	2,000,000	400	5,000	1,250	....	681
La Mer	"	1868	500,000	100	5,000	2,250	....	300
La Prevoyance	"	1869	2,000,000	400	5,000	1,250	7	720
La Foncière	"	1879	25,000,000	50,000	500	125	7	120- 135
La Vigie	"	1877	1,000,000	400	2,500	625	....	.....
La Protection	"	1878	12,000,000	24,000	500	125	10	20- 25
Le Zodiaque	"	1879	6,000,000	12,000	500	125	25	.....
La Parisienne	"	1879	500,000	12	4,166	10,416	....	.....
L'Armement	"	1879	10,000,000	20,000	500	125	20	140- 160
L'Independance	"	1881	200,000	40	5,000	1,250	....	.....
La Gironde	Bordeaux,	1861	2,000,000	400	5,000	1,000	....	900
La Guienne Maritime	"	1863	1,000,000	200	5,000	1,250	....	.....
La Garonne	"	1864	3,000,000	600	5,000	1,350	....	.....
L'Union Bord Laise	"	....	600,000	.....	.....	.....	....	.....
La France Maritime	Marseille,	1880	6,000,000	6,000	1,000	250	....	335- 340
L'Orient Assurances	"	1880	2,000,000	4,000	500	125	....	125
LArmement-Reassurance	Paris,	1882	5,000,000	10,000	500	125	....	.....

WHAT IT DOES.—Insurance is the safeguard of traffic. It enables a rich man to keep rich, and a poor man to count with certainty on his gains and savings. Every year it becomes more of a necessity and takes a higher step in its relation to the commercial world. It endorses for you; it advances you money to commence anew when all has been swept away by fire; it gives a feeling of security and encourages a greater exertion knowing that his accumulation can be preserved to him, and is of sufficient importance to receive the careful consideration and sacred thought of every man who wishes to be regarded as a thorough business man, exercising care and prudence in all departments of his business. It is a good thing to have as much of as you or your property is worth, and that you can afford to carry, and this applies to both life and fire insurance.

A FEW years before his death the Rev. Dr. Guthrie, the noted Scottish divine, stood in a public meeting and declared: "When I came to Edinburgh, the people sometimes laughed at my blue stockings and at my cotton umbrella; and they said I looked like a common ploughman, and they derided me because I lived in a house for which I paid thirty-five pounds rent a year; and oftentimes I have walked when I would have been very glad to have had a cab; but, gentlemen, I did all that because I wanted to pay the premium on a life assurance that would keep my family comfortable if I should die."

THE Rev. T. DeWitt Talmadge, of the Brooklyn Tabernacle, in a discourse commending life insurance, proceeded as follows: "'But,' says some one, 'I am a man of small means, and I cannot afford to pay the premium.' That is sometimes a lawful and a genuine excuse, and there is no answer to it; but in nine cases out of ten, when a man says that, he smokes up in cigars, and drinks down in wine, and expends in luxuries, enough money to have paid the premium on a life assurance policy which would have kept his family from beggary when he is dead. A man ought to put himself down on the strictest economy until he can meet this Christian necessity. You have no right to the luxuries of life until you have made such provision."

LIFE INSURANCE IN FRANCE.

The following is a comparative table of the operations of life offices in France for the years 1880 and 1881:

(FROM LE JOURNAL DES ASSURANCES.)

NAME.	AMOUNTS ASSURED.		PREMIUM INCOME.	
	1880.	1881.	1880.	1881.
	Francs.	*Francs.*	*Francs.*	*Francs.*
Assurances Générales	81,423,264	69,000,000	1,501,866	1,450,000
Union	34,077,997	29,000,000	265,930	272,000
Nationale	65,985,210	62,000,000	1,165,657	755,000
Phénix	66,830,124	72,326,374	415,428	376,667
Caisse Paternelle	12,041,366	18,309,072	39,284	34,509
Credit Viager	4,700,402	24,412,590	127,349	246,548
Caisse des Familles	49,473,831	49,000,000	68,329	68,000
Monde	17,165,014	23,119,748	40,322	51,048
Urbaine	21,106,613	33,105,740	148,935	108,138
Alliance	3,662,743	4,500,000	26,410	12,539
Soleil	14,309,027	15,447,502	35,593	34,601
Confiance	17,017,252	20,062,820	25,506	22,036
Ouest	422,000	1,884,500	5,270	.....
Patrimoine	10,315,677	9,672,652	28,929	11,548
Abeille	21,135,457	20 149,889	14,135	9,352
Temps	30,210,064	.....	51,925	.....
Foncière	.....	25,018,630	.....	27,984
France	.....	27,709,376	.....	56,981
Aigle (Atlas)	5,821,766	16,709,061	17,865	24,810
Centrale	.....	10,700,000	.....	6,587
Nord	.....	5,161,582	.....	11,497
Providence (10 months' business)	.....	14,109,495	.....	39,688
Metropole (first 6 months' business)	.....	7,990,330	.....	1,005
Progrès National (first 2 months' business)	.....	1,400,000	.....	.....
Mutuelle-Vie (first 6 months' business)	.....	6,015,300	.....	18,306

OPERATIONS OF FRENCH LIFE INSURANCE COMPANIES, FROM THEIR ORIGIN TO JAN. 1, 1881.

YEAR.	AMOUNT INSURED.		CONTINGENT ANNUITIES.	
	Number of Policies.	Amount.	Number of Policies.	Amount.
		Francs.		*Francs.*
From 1819 to 1859, inclusive	40,258	354,000,000	26,900	17 490,000
For the year 1860	5,268	44,300,000	2,638	1,720,000
" " 1861	5,520	46,700,000	2,597	1,700,000
" " 1862	6,991	65,000,000	3,150	2,050,000
" " 1863	8,338	72,200,000	2,484	1,615,000
" " 1864	12,441	106,900,000	2,326	1 520,000
" " 1865	15,549	134,300,000	2,709	1,775,000
" " 1866	19,826	172,200,000	2,803	1,840,000
" " 1867	15,327	145,400,000	3,238	1,995,000
" " 1868	14,670	198,600,000	3,818	2,490,000
" " 1869	14,124	201,800,000	3,629	2 570,000
" " 1870	10,162	141,400 000	2,430	1,600,000
" " 1871	6,782	89,000,000	1,594	948,000
" " 1872	13,140	170,600,000	2,091	1,469,000
" " 1873	13,250	187,000,000	2,270	1,594,000
" " 1874	17,100	237,100,000	3,400	2,164,000
" " 1875	24,240	254,600,000	3,654	2,470,000
" " 1876	28,164	284,840,000	3,795	3,042,000
" " 1877	29,678	278,370,000	3,925	2,904,000
" " 1878	33,414	315,060,000	4 553	3,469,000
" " 1879	36,792	337,075,000	4,077	3,532,000
" " 1880	47,323	455,377,000	5,345	3,982,000
GRAND TOTAL	418,357	4,286,822,000	93,827	63 939 000
Remaining in force up to December 31, 1880	207,660	2,182,926,000	47,693	28,245,000

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LIFE INSURANCE IN GERMANY.

We extract from The Allgemeine Versicherungs Presse the following very interesting tabulated statement of the business of German life insurance companies for 1880. The figures represent pure life business only.

NAME OF COMPANY.	Age of Company.	PROPOSALS.		PROPOSALS ACCEPTED.		INCREASE.		TOTAL INSURANCES TO END OF 1880.		No. of Persons.	DECEASED.	
		No.	Sum Insured.	No.	Sum Insured.	No.	Sum Insured.	No.	Sum Insured.		Sum Insured.	Per cent of sum Insured.
			Marks.		*Marks.*		*Marks.*		*Marks.*		*Marks.*	
Karlsruhe (G)	16	4,247	17,791,610	3,548	14,680,856	2,500	10,896,359	25 576	100,498,403	211	796.070	0.79
Gotha (G)	53	4,345	29,711,600	3,825	25,540,000	1,499	13,993,300	55.933	378,007,700	1,147	6,684,000	1.77
Leipzig (G)	50	3.518	23,689.3 0	2,462	16,825,800	1,102	10,993,250	30,310	160,094,800	477	2,214,500	1.38
Stuttgart (G)	26	3 913	22,446,900	3,124	17,552,200	1,801	12,503,873	30,730	158,414,236	387	1,897,013	1.20
Germania (A)	23	8,658	34,554,825	5,853	22,517,835	1,021	9,536,125	91,497	219,666,483	1,574	3,347,856	1.52
Lübeck (A)	52	2,601	10,897,750	1,706	7 160,750	10	1,545,746	32,962	114,842,133	675	1,976,143	1.74
Teutonia (A)	28	3.725	9.409,918	2,894	7,175,700	503	2,710,763	34,575	59,257,479	593	877,553	1.48
Berlin (A)	44	.....	.....	1,387	7,544,500	461	2,996,537	19,238	94,682,787	387	1,830,281	1.93
Janus (A)	33	2,499	7,514,575	2,184	6,329,935	465	2,174,365	20,841	56,306,115	393	887,580	1.57
Thuringia (A)	24	2,659	7,620.207	2,102	6,071,007	746	2 276,678	18,969	51,840,171	294	803,336	1.55
Magdeburg (A)	24	4.332	10,152,640	3,322	7,384,740	1,025	2,564,037	33,028	62,329,821	627	908,675	1.46
Concordia (A)	27	2,743	16,061,600	2,303	12,869,074	463	4,020,429	25,037	143,312,636	421	2,377,986	1.66
Iduna (G)	26	2 247	5,089,730	1,776	3,744,030	395	985,890	20,896	42,329,417	373	689,160	1.62
Providentia (A)	23	909	3,707,920	716	2,982,229	100	546,007	9,874	39 838,148	144	487,857	1.22
München (A)	44	1,053	3.481,000	713	2,154,300	47	66,243	5,649	18,239,314	139	369,529	1.87
Frankfurt (A)	36	1,116	4,761,620	879	3,477,034	97	956,255	10,473	42,186, [illegible]	199	551,545	1.31
Victoria (A)	19	3,405	12,728,359	2,261	8,436,510	1,069	5,143,527	14,311	45,532,873	173	413,991	0.91
Friedrich Wilhelm (A)	14	.....	.....	1,360	4,305,743	182	732,073	14,101	38,534,724	353	619,151	1.60
Nordstern (A)	13	1,974	8,781,293	1,143	5,166,193	600	2,965,377	10,425	40,127,976	108	339,859	0.84
Potsdam (G)	12	2,967	7,679,090	2,420	5,954,715	64	250,667	22,363	46,821,718	316	504,872	1.08
Zürich (G)	23	866	3,678,200	755	3,435,000	294	1,267,351	11,209	51,664,196	147	808,732	1.56
Basel (A)	15	.....	.....	.....	.....	347	1,939,629	12,437	54,553,961	203	796,697	1.46

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LIFE, ANNUITY AND ACCIDENT COMPANIES OF GERMANY.

COMPARATIVE STATEMENT OF THEIR BUSINESS FOR 1879–1880.

NAME AND DATE OF ORGANIZATION OF COMPANY.	Year Ending.	Capital.	Total Receipts.	Total Disbursements.	Surplus.	Premium Receipts.	Losses Paid.			Dividends to Stockholders.
							Life.	Annuity.	Accident	
		Marks.	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*
BERLIN.—Frederick William Prussian Life and Security Co. Berlin, 1866.	1879	3,000,000	1,899,353	1,864,756	34,597	1,224,994	658,782	55,125	.....	.....
	1880	3,000,000	2,685,337	2,635,891	49,446	1,267,899	525,308	53,905	.....	5 per ct.
Berlin Life. Berlin, 1836.	1879	3,000,000	4,577,251	3,812,140	765,111	3,394,214	1,377,578	78,835	.....	.....
	1880	3,000,000	4,814,920	4,011,644	803,276	3,605,098	1,295,681	91,265	.....	.....
Prussian Annuity Berlin, 1838.	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....
Victoria, General Berlin, 1853.	1879	3,000,000	7,950,999	7,733,838	217,161	2,182,573	448,068	6,000	.....	11½ per ct.
	1880	3,000,000	9,133,447	8,851,692	281,755	2,440,539	418,567	12,294	.....	.....
Prussian Life Berlin, 1865.	1879	3,000,000	1,778,425	1,696,564	81,861	1,536,344	271,438	1,886	.....	11 per ct.
	1880	3,000,000	2,090,593	1,997,273	93,320	1,826,046	304,546	2,273	.....	12½ per ct.
North Star Life Berlin, 1866.	1879	3,750,000	1,734,434	1,496,600	237,834	1,426,188	531,965	24,026	.....	90,000 *a*
	1880	3,750,000	1,908,730	1,588,634	320,096	1,596,649	374,666	26,390	.....	93,750 *a*
Prometheus Mutual Life, Invalidity and Accident Berlin, 1871.	1879	600,000	1,483,479	1,482,502	977	811,360	52,500	244,127	.....	15 per ct.
	1880	600,000	971,160	1,524,492	.....	437,408	66,100	232,796	.....	.....
Life Insurance Co. for the Army and Marine. Berlin, 1871.	1879	3,000,000	945,645	319,390	134,606	254,251	63,885	.....	.....	.....
	1880	3,000,000	945,013	230,402	253,967	262,214	49,000	.....	.....	
National Life Insurance Co., upon Mutuality Berlin, 1873.	1879	600,000	168,264	201,328	.....	150,841	18 000	4,500	.....	.....
	1880	600,000	156,589	167,141	.....	137,160	30,600	4,500	.....	.....
Kaiser William, Annuity and Capital Berlin, 1879.	1879	1,740,000	162,911	107,880	55,031	.....	.....	.....	.....	.....
	1880	1,740,000	.....	.....	55,031	.....	.....	.....		
BRUNSWICK.—Life Insurance Co. Brunswick, 1841.	1879	1,720,143	220,663	220,663	.....	110,543	.....	.....	.....	.....
	1880	1,692,333	259,338	259,338	.....	108,407	.....	.....	.....	.....

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BREMEN.—Bremen Life Insurance Co.	1879	1,221,629	563,203	473,618	89,585	525,060	161,590	.....	.....	.....
Bremen, 1867.	1880	1,420,978	656.718	572,841	83,876	602,231	204,696	.....	.....	.....
Empire Insurance Bank, Bremen, 1880.	....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BRESLAU.—Silesian Life	1879	3,000,000	990,093	944,982	45.111	733,281	158,919	4,354	170,424	18 per ct.
Breslau, 1872.	1880	3.000,000	1.145,959	1,086,950	59,009	901,296	142,586	5,259	222,960	22½ per ct.
CHEMNITZ.—Accident Insurance Co.	1879	367,050	320,760	315,581	5,125	310,690	11,872	.....	225,328	.....
Chemnitz, 1878.	1880	.....	358,314	353,760	4,554	355,495	41,223	.....	225,456	.....
COLOGNE.—Concordia Life	1879	30,000,000	.....	.....	1,306,870	.....	.....	.....	.....	*b* 16 per ct.
Cologne, 1872.	1880	.....	.....	.....	1,196,216	.....	.....	.....	.....	*b* 16 per ct.
Rhenania (Accident and Transport)	1879	3,000,000	1,799,242	1,759,980	39,262	1,161,242	.....	.....	478,341	60,000 M.
Cologne, 1855.	1880	3,000,000	2,000,493	1,956,012	44,481	1,471,193	.....	.....	576,817	60,000 M.
Cologne Accident Insurance Co., Cologne, Dec., 1880.	1880	3,000,000	.....	.....	.....	.....	.....	.....	.....	.....
DARMSTADT.—Annuity and Life	1879	1,369,157	302,694	263,304	39,390	204,876	79,364	13,714	.....	.....
Darmstadt, 1855.	1880	1,520,373	365,584	329.628	35.956	244.446	77,186	14,329	.....	.....
DRESDEN.—Gen'l Invalidity Bank and Life Ins. Union	1879	63,330	13,465	8,570	.....	.....	6,348	.....	.....	.....
Dresden, 1863.	1880	54 313	16,913	6,304	.....	.....	3,937	.....	.....	.....
ELBERFELD.—Vaterländische Life	1879	9,000,000	731,578	630,645	100,934	583,197	136,350	1,979	.....	81,000
Elberfeld, 1872.	1880	9,000,000	824,102	722,083	102,019	677,880	165,150	4,408	.....	81,000
ERFURT.—Thuringia Life	1879	9,000,000	15,000,319	14,638,166	371,944	1,861,462	910,905	12,256	.....	180,000 M.
Erfurt, 1853.	1880	9,000,000	15,900,270	15,650,347	266,151	2,018,272	932,387	11,858	.....	180,000 M.
FRANKFORT.—Frankfort Life	1879	5,142,840	1,962,321	1,846,054	115,267	1,361,587	629,721	125,087	.....	*c* 60,000
Frankfort, 1844.	1870	5,142,840	2,153,379	1.984,391	166,487	1,517,894	608,702	138,447	.....	*c* 90,000
Providentia	1879	17,142,857	10,289,503	10,036,303	253,200	1,190,699	569,510	20,910	.....	250,000
Frankfort, 1856.	1880	17,142,857	10,857,987	10,534.760	323,227	1,191,975	469,288	24,628	.....	320,000
GOTHA.—Life Insurance Bank	1879	90,040,073	16,722,706	10,628,113	5,152,067	12,590,792	5,768,700	.....	.....	39 per ct.
Gotha, 1827.	1880	95,942,063	17,522,785	11,620,795	5,239,838	13,130,588	6,601,600	.....	.....	38 per ct.
HALLE.—Iduna Life and Annuity	1879	9,488,647	2,362,814	2,095,780	267,034	1,898,152	1,086,409	16,687	.....	20 per ct.
Halle, 1854.	1880	11,047,164	2,432,661	2,096,206	336,455	1,971,908	902,893	24,604	.....	22 per ct.

a Besides to the insured, in 1879, 111,102 M., and in 1880 172,637 marks, or 15 and 20 per cent respectively of their premiums. *b* Besides dividends of 25 per cent in both years to insured. *c* Dividends were besides declared to the insured—44,334 marks in 1879, or 8 per cent of premium, and 58,006 marks in 1880, or 10 per cent. *d* Besides 18 per cent of their premiums to insured in 1879, and 20 per cent in 1880.

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LIFE, ANNUITY AND ACCIDENT COMPANIES OF GERMANY.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY.	Year Ending.	Capital.	Total Receipts.	Total Disbursements.	Surplus.	Premium Receipts.	Losses Paid.			Dividends to Stockholders
							Life.	Annuity.	Accident	
		Marks.	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*
HAMBURG.—"Janus" Life and Annuity	1879	1,500,000	2,495,188	2,280,730	214,458	1,644,319	1,003,258	183,252	.....	*d* 30 per ct.
Hamburg, 1848.	1880	1,500,000	2,542,122	2,400,996	.....	1,712,075	875,580	197,824	.....	*d* 35 per ct.
German Military Service	1879	10,000	235,420	227,338	8,082	198,405	.....	.....	.....	3 per ct.
Hamburg, 1878.	1880	10,000	477,697	461,601	16,097	303,112	.....	.....	.....	3½ per ct.
HANOVER.—Hanoverian Life	1879	2,942,405	1,117,097	1,089,673	27,424	959,766	567,042	.....	.....	.....
Hanover, 1831.	1880	3,312,943	1,161,567	1,062,707	98,860	988,490	478,295	.....	.....	.....
Hanoverian Capital	1879	3,528,270	519,900	540,453	20,653	.....	.....	.....	.....	.....
Hanover, 1855.	1880	3,503,606	506,202	655,081	148,879	.....	.....	.....	.....	.....
Prussian State Officers Union	1879	200,000	489,089	400,300	88,789	448,548	35,700	.....	.....	88,788
Hanover, 1875.	1880	200,000	666,156	528,023	138,133	602,426	48,700	150	.....	57,005
KARLSRUHE.—General Provision of Grand Duchy of Baden.	1879	1,539,081	5,292,099	3,264,365	2,027,734	3,809,031	2,041,942	.....	.....	277,005
Karlsruhe, 1835.	1880	2,021,181	5,919,745	3,523,458	.....	4,352,159	2,233,093	.....	.....	322,138
Baden Military	1879	19,900	24,064	30,827	.....	22,182	8,000	.....	.....	.....
Karlsruhe, 1875.	1880	19,900	25,489	22,709	2,780	23,567	6,300	.....	.....	.....
LEIPSIC.—Life Insurance Co	1879	24,861,377	6,948,697	5,421,876	1,519,821	2,115,106	.....	.....	.....	.....
Leipsic, 1830.	1880	28,109,864	7,400,297	5,704,835	1,695,724	2,153,451	.....	.....	.....	.....
Teutonia General Annuity and Life	1879	1,800,000	2,852,530	2,678,234	174,294	2,355,799	955,753	29,471	.....	75,000
Leipsic, 1852.	1880	1,800,000	2,971,489	2,786,415	202,173	2,508,239	958,515	30,385	.....	81,000
Leipsic Sickness, Invalidity and Life Mutual	1879	652,317	193,555	176,421	17,134	143,426	52,841	.....	.....	17,134
Leipsic, 1856.	1880	837,919	206,112	191,597	13,930	148,796	57,370	.....	.....	13,930
"Atropos" Life	1879	235,059	57,498	34,745	22,753	42,424	20,590	.....	.....	.....
Leipsic, 1871.	1880	255,934	55,034	35,424	19 610	40,458	20,285	.....	.....	.....
German Accident Mutual	1879	34,441	690,363	563,811	.....	599,404	.....	.....	361,843	.....
Leipsic, 1873.	1880	33,249	725,616	587,316	.....	643,563	.....	.....	386,247	.....
General Life Insurance Inst. (in liquidation)	1879	28,386	45,045	54,675	9,630	44,297	3,000	.....	.....	.....
Leipsic, 1877.	1880	.....	38,166	49,959	11,793	21,674	19,500	.....	.....	.....

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General Accident Insurance Bank	1879	1,524,391	29,772	1,142,976	.....	.....	.....	.....	241,388	.....
Leipsic, 1871.	1880	1,753,645	57,033	1,269,739	.....	.....	.....	.....	275,585	.....
LUBECK.—German Life	1879	1,530,000	4,775,446	4,332,742	442,704	3,593,266	2,241,491	90,429	.....	289,000
Lubeck, 1828.	1880	1,530,000	4,764,753	4,271,482	493,271	3,655,076	2,101,633	97,817	.....	357,058
MAGDEBURG.—Life Insurance Co	1879	6,000,000	2,662,291	2,537,015	125 276	1,826,850	1,156,607	9,311	.....	e 72,000
Magdeburg, 1855.	1880	6,000,000	2,604,708	2,399,385	205,329	1,928,798	921,672	11,012	.....	120,000
MAGDEBURG.—General Insurance Co	1879	3,000,000	3,048,177	2,959,744	123,480	2,156,923	61,991	11,307	897,882	123,480
Magdeburg, 1871.	1880	3,000,000	3,545,963	3,373,109	172,854	2,471,141	95,024	13,850	1,009442	01,664
MUNICH.—Bavarian Mortgage and Exchange Bank Life Insurance Department.	1879	* 17,000,000	820,960	757,722	63,238	547,905	370,572	75,922	.....	61,000
Munich, 1835.	1880	* 17,000,000	837,513	740,749	96,764	590,476	340,723	64,505	.....	66,700
POSEN.—"Vesta" Life Insurance Bank, Mutual	1879	600,000	347,507	357,900	.....	292,791	87,127	.....	.....	.....
Posen, 1873.	1880	600,000	333,576	389,139	.....	293,944	85,170	.....	.....	.....
POTSDAM.—German Life, Pension and Annuity	1879	600,000	1,900,764	1,900,764	.....	1,676,340	668,092	2,464	.....	.....
Potsdam, 1868.	1880	600,000	1,865,461	1,777,835	87,625	1,690,879	519,352	3,447	.....	f 62,228
SCHWERIN.—Mecklenburg Life Insurance and Savings Bank.	1879	300,000	482,900	543,112	183,506	411,615	111,300	19,556	.....	6,000
Schwerin, 1853.	1880	300,000	489,488	704,845	195,387	408,591	192,000	21,571	.....	g 6,000
STETTIN.—Germania Life Insurance Co	1879	9,000,000	10,061,394	8,694,090	1,367,303	8,039,621	3,467,728	89,635	.....	h 240,000
Stettin, 1856.	1880	9,000,000	10,826,887	9,640,000	1,186,887	8,805,067	3,817,363	123,051	.....	240,000
STUTTGART.—General Annuity Inst	1879	3,348,227	.....	.....	.....	825,413	.....	.....	.....	18 per ct.
Stuttgart, 1833.	1880	3,484,786	.....	.....	.....	856,287	.....	.....	.....	20 per ct.
Life Insurance and Savings Bank	1879	30,003,641	6,582,451	5,097,292	1,556,588	5,162,934	2,090,906	22,960	.....	1,009,002
Stuttgart, 1854.	1880	33,107,913	7,043,661	5,563,648	1,555,032	6,663,768	2,101,643	12,909	.....	1,115,081
General German Insurance Union	1879	147,408	382,195	382,195	.....	224,301	105,835	.....	.....	.....
Stuttgart, 1880	1880	221,011	493,844	493,844	.....	336,359	133,901	.....	.....	.....

e Besides 30,981 marks to the insured in 1879, and 44,508 marks in 1880. f To the insured. g 109,000 marks besides were paid to the insured in 1879 and 114,250 marks in 1880. h 921,288 marks in 1879, and 791,089 marks in 1880 were moreover distributed to the insured. * Capital is in florins.

To be courteous costs nothing, and goes a wonderful way with the life insurance solicitor. It is often the dividing line between success and failure. It will convert an inveterate foe into a confirmed friend.

Is your life premium about to come due? Don't wait until the last day. Pay a month ahead and be sure it is off your mind. The last day has sometimes been too late. Putting such an obligation as this off until the last moment has spoiled many a night's rest.

THE life insurance solicitor should be energetic, not only strike while the iron is hot, but make the iron hot by striking. Let energy mark his movements and his arguments. Results will come of themselves.

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WHEN you insure your life—as every prudent man should do—seek a company that will require premium enough from you to make the payment of the amount of your insurance absolutely sure. Do not think about dividends. The protection of a policy in a sound company is worth the premium charged by the highest rates known in America, if you never got a dollar of dividend. Take whatever kind of policy suits you best, but by all means keep clear of the co-operatives. We would rather take our chances in the poorest mutual company in the country than the best co-operative.

An aged merchant in New York, once in affluence, but now reduced to bankruptcy, remarked: "Had I taken an endowment policy, thirty years ago, I should not have felt the premium from year to year, and I should have saved something to support me now in my old age."

AUSTRALIAN LIFE ASSURANCE.

The following table shows the amount of business reported in 1880 by companies whose head offices are in Australia:

[REPRINTED FROM THE AUSTRALASIAN INSURANCE AND BANKING RECORD, FEBRUARY, 1881.]

NEW BUSINESS TRANSACTED.

NAME AND LOCATION OF COMPANY.	When Established.	Mutual or Proprietary.	Year of Business.	Accounts Closed.	Particulars of New Policies Issued During the Year.						Funds at the Beginning of the Year.
					Assurances and Endowments.		Annuities.		Premiums.		
					No.	Amount.	No.	Amount per Annum.	Single.	Annual.	
						£		£	£	£	£
Australian Mutual Provident, Sydney	1849	Mutual	31st	Dec. 31, 1879	6 128	2,102,685	7	355	4,093	70,263	2,619,188
Victoria Life and General, Melbourne	1859	Proprietary	21st	June 30, 1880	....	.....	..	....	.....	.....	*171,104
Australian Alliance, Melbourne	1862	Mixed	18th	Aug. 31, 1880	139	54,176	..	....	4,602	2,286	116,029
Mutual Life Association, Sydney	1869	Mutual	11th	June 30, 1880	1,375	366,893	2	49	796	12,088	112,747
National Mutual Life Ass'n, Melbourne	1869	Mutual	11th	Sept. 30, 1880	2,482	587 587	2	60	350	18,990	95,202
Mutual Assurance Society, Melbourne	1870	Mutual	9th	Dec. 31, 1879	829	204,300	1	100	787	7,303	58,961
Australian Widows' Fund, Melbourne	1871	Mutual	9th	Oct. 31, 1880	1,024	217,509	..	....	.....	7,996	56,009
Colonial Mutual, Melbourne	1874	Mutual	6th	Mar. 31, 1880	3,258	810,884	1	....	242	28,520	63,628
Australasian Temp. & General, Melbourne	1876	Mutual	4th	Sept. 30, 1880	295	55,100	..	....	.....	2,117	4,349
Total	....	.....	....	.....	15,530	4,399,134	13	563	10,869	149,561	3,297,218

* This amount is greater by £1,150 than that shown in our table for the previous year. The claims for that period were overstated by that amount. N. B.—No accounts have been received from the Australasian Insurance Company or the New Zealand Government, hence their omission from the table.

AUSTRALIAN LIFE ASSURANCE—*Continued.*

RECEIPTS AND DISBURSEMENTS.

NAME OF COMPANY.	REVENUE ACCOUNT FOR THE YEAR.											Average Rate of Interest Realized on Total Funds During the Year.	Ratio of Expenses to Premiums Received.*	Ratio of Expenses to Renewal Prem's.†
	RECEIPTS.					Total.	DISBURSEMENTS.							
	New Premiums.	Renewal Premiums.	Consideration for Annuities.	Interest.	Other Receipts.		Claims and Surrenders.	Annuities.	Cash Bonuses and Dividends.	Expenses.	Funds at the End of the Year.			
	£	£	£	£	£	£	£	£	£	£	£	%	%	%
Australian Mutual Provident...	51,703	423,073	3,169	177,623	213	3,274,969	189,837	3,424	58,469	89,441	2,933,797	6.40	18.83	12.69
Victoria Life and General.....	.....	14,274	.....	7,098	....	192,476	4,647	....	....	4,887	182,942	4.00	34.24	34.24
Australian Alliance.....	6,887	22,807	.....	9,430	....	155,154	15,870	537	....	4,470	134,276	7.53	‡16.89	§11.58
Mutual Life Association.....	6,970	51,519	350	8,479	35	180,099	17,065	43	2,419	13,793	146,782	6.53	23.70	17.83
National Mutual Life.....	16,176	38,249	350	8,285	175	158,436	10,336	16	96	18,291	129,698	7.37	33.58	18.18
Mutual Assurance Society.....	4,923	26,692	735	4,817	105	96,233	6,991	431	....	9,909	78,903	6.99	31.27	24.20
Australian Widows' Fund.....	6,549	21,513	.....	5,809	....	89,880	6,602	74	....	7,935	75,269	8.85	28.28	15.58
Colonial Mutual.....	21,775	61,402	242	4,654	....	151,701	16,596	225	....	31,330	103,551	5.57	37.65	26.18
Australasian Temp. and Gen...	1,150	3,364	.....	241	13	9,117	610	....	....	2 091	6,416	4.47	46.32	38.23
Total.....	116,132	662,895	4,846	226,436	541	4,308,067	268,551	4,751	60,983	182,148	3,791,633	6.39	23.49	12.35

* After allowing 5 per cent as expenses of single premiums. † After allowing 70 per cent as expenses of new premiums. ‡ We had no means of ascertaining the proportion of new single and new annual premiums, and we therefore assumed the most favorable proportions for the office. § It is probable, therefore, that the percentage of expenses is greater than here shown.

AN illustration of what a life policy did has recently occurred within our personal knowledge. A little over four years ago a gentleman owning a half interest in an active business suddenly died. Owing to hard times, the business had not been prosperous for a year or two previous to his death, and his executors found that if it was closed up it would be doubtful if the assets would pay the liabilities. The deceased had insurance on his life amounting to some $12,000, which was paid to his widow. She resolved to put $8000 of this into the business to restore its waning fortunes. The most pressing liabilities were paid off, the credit of the firm placed on a good basis, and the business continued under the management of the surviving partner and the widow. With the start thus given by the added capital, the business thrived, and last week the widow sold her half interest in it for over $50,000 cash, after having had an average of $4000 a year for living expenses during the past four years. The money realized from life insurance in this instance saved a valuable business from bankruptcy, and resulted in giving the beneficiary and her business partner each a competency.—*The Spectator.*

THE intelligent life agent should bear in mind all the objections the most captious can raise, and be quick on the trigger with a telling rejoinder.

THE life agent should push his work every business hour of every business day, rain or shine; then success will come as sure as the rising of the sun.

INSURANCE IN RUSSIA.

The following table, which we find in The Finance Chronicle, gives some particulars of the Russian companies:

COMPANY.	Year.	Place.	Capital.	Results in 1880.
			Roubles.	Roubles.
First Russian	1827	St. Petersburg.	4,000,000	830,215 profit.*
Salamander	1846	"	2,000,000	353,320 "
Nadeshda	1847	"	500,000	143,440 "
St. Petersburg	1856	"	2,400,000	393,619 "
Moscovite	1858	Moscow.	2,000,000	372,238 "
Second Russian	1867	St. Petersburg.	500,000	176,933 "
Commerz	1870	"	500,000	31,574 "
Iakor (Anchor)	1873	Moscow.	2,500,000	208,333 "
Varsovienne	1870	Varsovie.	1,000,000	135,470 "
Nordische	1872	Moscow.	1,200,000	203,303 "
Mutual Sugar Refineries	1872	Kiew.	400,000	62,401 "
Mutual	1865	St. Petersburg.	.....	140,552 loss.
Baltic	1880	Riga.	500,000	.....
Rossija	1881	St. Petersburg.	4,000,000	.....
Rodina	1881	"	2,000,000	.....
Newsky	1881	"	1,000,000	.....

Rouble, 3*s.* 6*d.* * The First Russian also gave 314,994 roubles profit to its reassurers.

A READY TIME RECKONER.

Table showing the number of days from any day in one month to the same day in another month.

	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	365	28	59	89	120	150	181	212	242	273	303
March	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	152
August	153	184	212	243	273	304	334	365	31	61	92	122
Sept	122	153	181	212	242	273	303	334	365	30	61	91
October	92	123	151	182	212	243	273	304	235	365	31	61
Nov.	61	92	120	151	181	212	242	273	304	334	365	30
Dec	31	62	90	121	151	182	212	243	274	304	335	365

EXAMPLE.—To find the number of days from the 10th of May to the 10th of October following: Find May in the first column, and then in a line with that under October, is 153 days. If from the 10th of May to the 25th of October, it would be 15 days more, or 168 days; but if from the 10th of May to the 1st of October, it would be 10 days less, or 143 days. In leap-year, when the last day of February is included between the two dates, there will be one day more than by the table.

THE satisfactoriness of the life insurance companies' annual statement this year is matter for hearty congratulation. The normal prosperity of life insurance seems to have been restored, and old times to have come again. The reason is not only the revival in business activity, but the disappearance of the weaklings.

FIRE LOSSES IN THE UNITED STATES AND CANADA.

COMPARATIVE STATEMENT OF FIVE YEARS' LOSSES BY FIRE.

The following table, showing losses by fire during 1881, we take from The Insurance Chronicle. No fire of less than $100 damage is reported, and it is believed that this list includes only about two-thirds the number fires that actually occurred. There being no official statistics on the subject, it is impossible to complete a correct list.

UNITED STATES.

Months.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
1881.				
January	$6,819,100	$4,192,800	$4,656,300	$2,630,300
February	6,166,900	4,070,500	4,706,600	3,228,600
March	6,432,600	3,915,900	4,621,000	2,770,900
April	6,397,700	3,460,100	4 371,400	2,428,700
May	5,094,000	2,397,500	3,977,300	1,901,900
June	3,878,900	1,847,000	3,024,700	1,429,600
July	7,517,700	3,827,900	6,022,600	3,041,300
August	7,964,500	4,233,500	6,154,100	3 535,700
September	5,522,400	2,790,100	4,430,600	2,371,400
October	11,319,000	5,773,500	10,049,700	5,131,400
November	6,607,100	3,139,400	5,526,300	2,684,800
December	7 561,000	4,993,700	6,069,900	3,959,700
Totals	$81,280,900	$44,641,900	$63,610,500	$35,114,300
1880.				
January	$4,327,200	$2,794,200	$3,273,000	$2,217,600
February	6,717,300	4,342,700	4,430,100	2,607,200
March	6,154,900	3,949,500	3,648,700	2,256,500
April	6,779,400	3,654,000	5,003,300	2,723,500
May	8,620,800	4,253,700	5,182,200	2,652,400
June	5,151,200	2,691,900	3,999,500	1,958,000
July	4,759,300	2,688,000	3,422,800	1,960,900
August	6,493,400	3,522,900	5,043,100	2,762,400
September	6,473,400	3,236,200	4,758,300	2,332,900
October	7,487,800	4,466,500	5,856,500	3,635,500
November	4,812,600	2,547,100	3,553,200	1,875,000
December	6,846,100	4,378,300	4,789,300	3,080,600
Totals	$74,643,400	$42,525,000	$52,960,000	$30,062,500

CANADA.

Months.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. C's. by Specials.
1881.				
January	$352,600	$206,700	$174,000	$92,000
February	379,400	226,900	152,600	96,100
March	427,500	242,300	195,900	117,500
April	711,100	269,800	467,400	169,500
May	773,900	275,300	675,500	229,900
June	2,214,400	907,900	255,400	90,900
July	543,700	273,700	282,100	154,700
August	651,800	301,400	279,600	151,100
September	911,100	331,600	937,700	202,900
October	441,000	206,800	332,900	160,000
November	454,500	249,100	317,900	179,600
December	376,400	210,100	342,500	188,100
Totals	$8,237,400	$3,701,600	$4,113,500	$1,832,300
1880.				
January	$276,000	$128,500	$160,000	$73,200
February	304,900	167,700	129,000	77,700
March	606,600	313,200	376,400	193,500
April	781,000	271,600	359,000	152,600
May	341,900	165,000	315,300	100,400
June	545,600	215,500	404,100	140,900
July	566,000	253,000	314,800	143,200
August	504,900	249,000	342,400	185,200
September	471,200	175,900	214,400	107,300
October	209,300	109,300	98,300	56,800
November	358,600	191,700	228,700	124,400
December	228,600	119,400	128,500	55,200
Totals	$5,194,600	$2,359,800	$2,970,900	$1,410,400

LOSSES BY FIRES EACH MONTH, ETC.—*Continued.*

UNITED STATES.

1879.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$11,852,600	$8,986,300	$5,142,300	$3,182,300
February	5,378.100	3,070,400	3,410,300	1,845,700
March	6,799,600	3,498,100	3,946,600	2,163,900
April	8,351,300	4,107,500	4,998,900	2,284,100
May	8,283,700	4,288,700	5,517,600	2,882,100
June	6,361,500	3,651,600	4,893,400	2,722,000
July	4,865,000	2,715,900	3,579,200	2,006 400
August	3,909,000	2,287,100	2,561,900	1,525,800
September	5,349,300	2,298,200	3,305,400	1,470,600
October	4,353,400	2,424,600	2,651,100	1,485 000
November	6,395,200	3,652,500	4,113,600	2,319 900
December	5,805,000	3,483,800	3,938,000	2,397,200
Totals	$77,703,700	$44,464,700	$48,148,300	$26,285,000

1878.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$5,189,900	$3,280,300	$2,895,300	$1,718,600
February	4,832,500	3,158,400	3,291,200	2,214,200
March	6,896,100	3,817,300	4,479,600	2,277,200
April	4,910,000	2,520,800	3,099,000	1,609,400
May	5,510,100	3,137,900	4,151,800	2,434,100
June	4,381,400	2,668,300	2,969,800	1,859,200
July	4,670,000	2,396,600	2 902,200	1,374,400
August	5,436,000	2,854,000	3,628,400	1,850,300
September	4 203.900	2,281,100	2,683,400	1,415 100
October	6,512,800	3,271,600	4,499,100	2,126,800
November	5 862,800	3,495,900	4,101,100	2,536,900
December	5,910,400	3,693,700	3,856,300	2,554,700
Totals	$64,315,900	$36,575,900	$42,557,200	$23,970,900

CANADA.

1879.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$532,100	$344,900	$275,200	$189,300
February	802,500	397,000	511,000	233,300
March	473,600	230,400	246,200	106,600
April	758,300	398,300	380,600	196,000
May	621,400	322,800	376,600	209,800
June	658,600	284 800	457,000	183,600
July	646,200	405,200	443,600	296,500
August	1,257,300	756,400	234,100	113,900
Septembe	264,800	165,000	141,900	104,900
October	392,400	183,400	179,000	103,400
November	424,000	203.500	356,100	166,700
December	317,800	164,300	155,800	65,600
Totals	$7,159,000	$3 856,000	$3,775,100	$1,969,600

1878.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$578,800	$272,600	$396,300	$179,000
February	278,600	130,600	148,800	67,300
March	798,100	449,100	296,900	160,800
April	472,900	275,500	300,300	170,200
May	1,629,300	690,500	890,500	348,200
June	21,915,100	7,122,800	7,473,700	3,591,100
July	395,000	181,800	191,800	76,800
August	808,700	410,600	464,800	285,400
September	489,900	239,800	271,900	139,400
October	948,300	395,000	476,500	203,400
November	424,200	201,300	276,600	127,400
December	530,100	268,100	334,500	176,700
Totals	$19,261,000	$10,637,700	$11,522,600	$5,524,700

LOSSES BY FIRES EACH MONTH, ETC.—*Continued.*

UNITED STATES. 1877.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$5,360,300	$3,191,900	$3,525,300	$1,975,300
February	4,468,400	2,487,200	2,758,800	1,505,500
March	6,293,700	3,979,900	4,121,500	2,624,400
April	5,486,200	3,041,700	3,585,000	1,984,900
May	5,957,200	3,184,700	4,390,200	2,303,800
June	6,318,000	3,902,600	3,988,200	2,350,100
July	7,182,900	2,123,900	6,196,600	1,613,000
August	4,590,700	2,208,200	3,156,100	1,481 400
September	6,709,500	3,254,600	5,009 300	2,291,500
October	4,507,400	2,666,600	3,193 200	1,970,200
November	6,791,800	4 643,800	4,804,900	3,188,400
December	4,599 700	2 713,800	2,741,700	1,693,500
Totals	$68,265,800	$37,398,900	$47,470,800	$24,982,000

CANADA. 1877.

MONTH.	Total Losses.	Total Losses to Insurance Co's.	Losses by Specials.	Losses to Ins. Co's. by Specials.
January	$449,200	$242,100	$249,000	$121,400
February	596,400	385,600	377,500	239,600
March	572,000	331,200	376,500	207,800
April	377,100	221,400	220,500	130,100
May	519,200	244,200	261,900	100,400
June	560,000	303,800	397,900	216,700
July	713,800	309,900	487,800	200,800
August	454,000	229,400	308,750	183,000
September	354,900	160,700	225,900	98,500
October	458,600	206,300	312,400	138,100
November	452,300	255,400	304,600	180,700
December	443,000	212,700	289,200	119,700
Totals	$5,950,500	$3,102,700	$3,741,200	$1,936,800

RECAPITULATION.

UNITED STATES AND CANADA.	1881.	1880.	1879.	1878.	1877.
Aggregate losses	$89,518,300	$79,838,000	$84,862,700	$70,266,400	$97,526,800
" " to insurance companies	48,343,500	44,884,800	48,320,700	39,678,600	48,036,600
" " by specials	67,724,000	55 930,900	51,923,400	46,298,400	58,993,400
" " to insurance companies by specials	36,946,600	31,472,900	28,254,600	25,907,700	30,506,000
Number of fires	10,594	11,201	12,849	12,023	10,437
Number of specials burned	7,106	6 478	4 840	5,850	5,000

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FIRE LOSSES DURING THE YEAR 1881 BY STATES AND TERRITORIES.

[FROM THE INSURANCE CHRONICLE.]

STATES AND TERRITORIES.	Total Losses.	Total Losses to Insurance Companies.	Losses by Specials.	Losses to Insurance Companies by Specials.
Alabama	$579,500	$195,700	$363,600	$94,600
Arizona Territory	345,900	133,900	30,000	10,000
Arkansas	737,200	292,700	497,200	201,300
California	3,048,600	1,314,600	1,570,700	700,100
Colorado	959,200	509,700	592,900	350,400
Connecticut	1,138,700	757,300	863,400	607,200
Dakotah Territory	181,900	84,500	70,400	44,700
Delaware	145,400	87,200	100,400	52,300
District of Columbia	35,000	25,000	35,000	25,000
Florida	214,600	80,800	164,200	53,600
Georgia	1,748,300	775,800	1,089,700	454,100
Idaho Territory	25,800	9,300	23,800	9,300
Illinois	4,741,000	2,968,600	4,194,200	2,617,300
Indiana	3,248,400	1,735,400	2,749,700	1,511,900
Indian Territory	17,000	6,000	10,000	6,000
Iowa	1,415,200	776,300	994,800	554,000
Kansas	570,700	276,000	420,100	224,600
Kentucky	1,206,400	608,600	844,700	427,700
Louisana	1,492,500	836,100	1,101,200	637,900
Maine	1,213,100	658,000	757,100	422,600
Maryland	1,138,700	655,000	854,700	545,800
Massachusetts	4,740,800	3,110,000	3,948,000	2,635,200
Michigan	3,718,300	1,585,400	3,164,800	1,314,200
Minnesota	1,725,000	856,300	1,493,100	721,300
Mississippi	724,200	304,700	329,100	114,000
Missouri	3,218,100	1,922,100	2,653,300	1,622,900
Montana Territory	258,000	53,000	258,000	53,000
Nebraska	405,500	203,800	239,000	106,000
Nevaada	317,000	124,900	231,600	86,500
North Carolina	839,600	312,200	563,900	217,500
New Hampshire	776,000	413,600	477,100	233,500
New Jersey	2,393,400	1,218,800	1,773,500	939,800
New Mexico Territory	59,000	8,000	47,000	7,500
New York	15,919,000	10,301,500	12,840,700	7,939,500
Ohio	4,846,200	2,353,400	4,290,500	2,061,600
Oregon	325,500	155,900	186,500	86,700
Pennsylvania	7,015,800	3,956,600	6,235,400	3,565,500
Rhode Island	784,500	512,500	687,800	447,500
South Carolina	719,400	395,100	522,300	318,700
Tennessee	1,826,100	789,600	1,365,100	551,700
Texas	2,245,100	1,140,100	1,665,500	838,200
Utah	421,000	133,900	347,100	124,600
Vermont	458,000	251,100	237,500	125,600
Virginia	1,130,100	624,200	914,900	522,400
Washington Territory	175,100	67,400	111,500	45,400
West Virginia	338,900	230,900	287,500	211,300
Wisconsin	1,688,700	827,700	1,403,800	672,500
Wyoming Territory	11,500	2,700	8,000	1,300
Totals	$81,280,900	$44,641,900	$63,610,500	$35,114,300

ALTHOUGH the world may be growing wiser and better, it is a slow scholar in the school of morality and honor. Glance into the shops of trade, the halls of legislation, the courts of justice, and see how avarice bribes the dispenser of justice; how cunning cheats the law; how fraud strides up to wealth; how vice is sheltered under the wing of deceit; how government is perverted by officials; how dishonesty, intemperance and licentiousness prevail. It is a fearful thing to be exposed to all the evils of city or even country life, without the protection of education, of honor, of virtue, of sobriety. Add to all these means of protection the mail of life insurance, to provide for the imperious demands of the life of others, and then life is worth the living!

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UNDERWRITERS' ORGANIZATIONS.

The following is a list of insurance organizations in the United States, together with the names of officers and members of principal committees:

UNITED FIRE UNDERWRITERS IN AMERICA.

Offices, No. 156 *and* 158 *Broadway, N. Y.*

OFFICERS.

President—A. LOUDON SNOWDEN, of the Fire Association, Philadelphia.

Vice-Presidents— H. E. BOWERS, of the Guardian Assurance Co., of London, New York. HENRY H. HALL, of the National Insurance Co., New York. D. W. C. SKILTON, of the Phœnix Insurance Co., Hartford.

Corresponding Secretary—J. MONTGOMERY HARE, of the Norwich Union Insurance Society, London, New York.

Recording Secretary—CHAS. H. FORD, of the Standard Fire Office, London, New York.

Treasurer—HENRY H. HALL, of the National Insurance Co., New York.

Advisory Committee—SAM. P. BLAGDEN, Chairman, New York; W. T. Barton, Vice-Chairman, Providence; J. N. Dunham, Springfield; Geo. T. Hope, New York; D. A. Heald, New York; Geo. L. Chase, Hartford; Thos. S. Chard, Chicago; R. J. Smith, Chicago; Henry Powles, Newark N. J.; J. W. McAllister, Philadelphia; Frank E. Sweetser, Boston; J. M. Anderson, Baltimore; Peter Notman, New York; Nicholas C. Miller, New York; Thos. F. Jeremiah, New York. Henry K. Miller, Secretary, 156 Broadway, N. Y.

DISTRICT COMMITTEES.

First—States of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut, with headquarters at Hartford.—D. W. C. SKILTON, Chairman, Hartford; W. T. Barton, Providence; C. B. Whiting, Hartford; J. C. Paige, Boston; J. N. Dunham, Springfield; Henry W. Eaton, New York; B. C. Townsend, New York.

Second—New York, Pennsylvania, New Jersey and Delaware, with headquarters at New York.—HENRY POWLES, Chairman, Newark, N. J.; J. H. Washburn, New York; Sam. P. Blagden, New York; A. S. Gillett, Philadelphia; J. L. Cunningham, Glens Falls, N. Y.; J. W. McAllister, Philadelphia; M. A. Stone, New York.

Third—Maryland, District of Columbia, Virginia, West Virginia and North Carolina, with headquarters at Baltimore.—J. M. ANDERSON, Chairman, Baltimore; Chas. Sewall, New York; W. L. Cowardin, Richmond, Va.; Henry D. Sherrerd, Philadelphia; Robert M Proud, Baltimore; J. B. Seidenstricker, Baltimore; O. F. Affeld, New York.

Fourth—South Carolina, Georgia, Alabama and Florida, with headquarters at Atlanta, Ga.—N. C. MILLER, Chairman, New York; Livingston Mims, Atlanta, Ga.; F. C. Moore, New York; J. H. M. Morris, Louisville, Ky.; E. A. Swain, New York; J. M. Otey, Richmond, Va.; Hutson Lee, Charleston.

Fifth—States of Mississippi, Louisiana, Arkansas and Texas, with headquarters at New Orleans.—W. R. LYMAN, Chairman, New Orleans; E. A. Palfrey, New Orleans. J. I. Day, New Orleans; James A. Silvey, New York; J. T. Trezevant, Dallas, Texas; S. O. Cotton, Houston, Texas.

Sixth—All territory lying west of the Rocky Mountains, with headquarters at San Francisco.—D. J. STAPLES, Chairman, San Francisco; C. D. Haven, San Francisco; Gustave Touchard, San Francisco; Wm. J. Landers, San Francisco; Tom. C. Grant, San Francisco; Arthur McGill, San Francisco; C. A. Laton, Secretary, San Francisco.

DISTRICT ORGANIZATIONS.

Organized by Call of the District Committees.

FIRST DISTRICT—(No association yet organized, and no meeting of the Committee ever been held).

SECOND DISTRICT—The Associated Fire Underwriters of the States of New York, Pennsylvania, New Jersey and Delaware.

OFFICERS.

President—HENRY POWLES, Newark.
Vice-President—J. E. PULSFORD, New York.
Secretary—HENRY K. MILLER, New York.

Executive Committee—J. L. Cunningham, F. C. Moore, F. H. Harris, Charles Hollinshead, James Yereance, Peter Notman, M. A. Stone, Henry Powles, J. E. Pulsford members *ex-officio.*

THIRD DISTRICT—The United Fire Underwriters of Maryland, Virginia, West Virginia, North Carolina and the District of Columbia.

OFFICERS.

President—JOHN B. SEIDENSTRICKER, National, Baltimore.
Vice-President—W. L. COWARDIN, Virginia Fire and Marine, Richmond.
Secretary—WILLIAM CUNNINGHAM, American, New York.
Treasurer—W. STEWART POLK, Liverpool and London and Globe.

Executive Committee—F. Reister, R. M. Proud, Noble D. Warner, J. M. Anderson, Joseph E. Johnston, L. R. Warren, Joseph Shaw.

FOURTH DISTRICT—The Associated Underwriters of South Carolina, Georgia, Alabama and Florida.

OFFICERS.

President—LIVINGSTON MIMS, Home, New York.
Vice-President—CLARENCE LOW, London and Liverpool and Globe.
Secretary—J. C. WHITNER, British America.

Executive Committee—Major L. Mims, J. C. Whitner, Isaac S. Boyd, W. F. Patillo, L. M. Tucker, Hutson Lee and Williams.

FIFTH DISTRICT—The Underwriters Association of the Southwest.

OFFICERS.

President—W. R. LYMAN.
Vice-President—T. R. BURCH.
Secretary—H. C. COLEMB.
Treasurer—L. R. COLEMAN.

Executive Committee—W. R. LYMAN (member *ex-officio*), E. A. Palfrey, George Lanaux, Henry V. Ogden, James I. Day, N. O. Lauve, J. T. Trezevant, Jr., L. N. Tucker, John D. Castleman.

SIXTH DISTRICT—(No association yet organized).

NATIONAL BOARD OF FIRE UNDERWRITERS OF THE UNITED STATES.

Offices, No. 156 *and* 158 *Broadway, N. Y.*

Annual Meeting held Third Thursday in May.

OFFICERS.

President—D. A. HEALD, New York.
Vice President—J. W. MURRAY, New York.
Secretary—DE WITT C. SKILTON, Hartford.
Treasurer—J. S. PARISH, Providence.

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Executive Commtttee—B. LOCKWOOD, Chairman; George T. Hope, Stephen Crowell, Thos. S. Chard, G. A. Van Allen, J. N. Dunham, John L. Thomson. L. J. Hendee, J. E. Pulsford, W. T. Barton, Andrew J. Smith. Henry K. Miller, Secretary.

STANDING COMMITTEES.

Finance—E. A. WALTON, Chairman; J. S. Parish, Albert Bowker, J. W. McAllister, J. E. Pulsford.

Legislation and Taxation—GEO. T. HOPE, Chairman; Henry Kellogg, B. Lockwood, Charles Platt, J. N. Dunham.

Incendiarism and Arson—B. S. WALCOTT, Chairman; A. W. Jillson, G. A. Van Allen, P. Notman, J. H. De Wolf.

Statistics—H. A. OAKLEY, Chairman; J. W. McAllister, H. Kellogg, F. W. Arnold, B. S. Walcott.

Form of Policy—P. NOTMAN, Chairman; J. S. Parish, C. B. Whiting, A. Kirkpatrick, J. W. Murray.

Construction of Buildings—J. H. WASHBURN, Chairman; J. D. Browne, Alfred Pell, George T. Cram, J. M. Tompkins.

Fire Department, Fire Patrol and Water Supply—J. W. MURRAY, Chairman; Theo. Townsend, W. B. Clarke, A. J. Smith, R. James Tatman.

Adjustments—GEORGE L. CHASE, Chairman; Henry W. Eaton, W. J. Dutton, B. C. Townsend, E. E. Partridge.

Membership—R. D. ALLIGER, Chairman; D. W. C. Skilton, I. Remsen Lane, Stephen Crowell, Jno. L. Thomson.

On Origin of Fires—I. REMSEN LANE, Chairman; H. A. Oakley, Charles Sewell, Geo. L. Chase, W. T. Barton.

On Patents, Gas Machines and Carburetters—H. H. Hall, Chairman; D. W. C. Skilton, E. T. Cresson, Thomas S. Chard, James Newman.

Wind Currents—GEORGE T. HOPE, Chairman; J. B. Hall, Henry T. Drowne, James A. Silvey, John Devereux.

FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST.

Annual Meeting in 1882, Held in Chicago September 6 and 7.

OFFICERS.

President—W. B. CORNELL, Chicago.
Vice-President—J. M. NEWBERGER, La Porte, Ind.
Secretary and Treasurer—GEO. W. HAYES, Milwaukee.

Executive Committee—Geo. A. Holloway, Illinois; S. E. Waggoner, Missouri; Charles E. Bliven, Ohio; S. S. Eaton, Minnesota; C. W. Kibbee, Wisconsin; Rogers Porter, Michigan; John P. Vance, Kentucky; H. H. Walker, Indiana; F. M. Benedict, Kansas; H. E. Palmer, Nebraska; W. T. Clarke, Iowa. At large—Jasper M. Dresser, Charles H. Case, E. F. Rice.

UNDERWRITERS' ASSOCIATION OF THE SOUTH.

OFFICERS.

President—HUTSON LEE, Charleston, S. C.
Vice-President—A. M. CUNNINGHAME, Louisville, Ky.
Secretary—H. C. STOCKDELL, Atlanta, Ga.

Executive Committee—Israel Putnam, Alabama; J. T. Dargon, Arkansas; J. S. Raine, Florida; Livingston Mims, Georgia; Thomas C. Timberlake, Kentucky; Clarence F. Lowe, Louisiana; L. M. Tucker, Mississippi; Thomas Graeme, North Carolina; Samuel Wragg, South Carolina; S. W. Williams, Tennessee; James Sory, Texas; John D. Young, Virginia. The president, vice-president and secretary are *ex-officio* members of the executive committee.

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ASSOCIATION OF INSURANCE SUPERINTENDENTS AND COMMISSIONERS.

Next Annual Meeting to be held at Niagara Falls.

OFFICERS.

President—JULIUS L. CLARKE, Massachusetts.
Vice-President—JOHN A. MCCALL, Jr., New York.
Secretary—ORRIN T. WELCH, Kansas.

Executive Committee—Samuel H. Row, Michigan; J. J. Jackson, Maryland; John W. Brooks, Connecticut; Oliver Pillsbury, New Hampshire.

STANDING COMMITTEES.

On Blanks—Orrin T. Welch, Kansas; C. B. Bullock, Kentucky; Joel M. Spencer, Rhode Island; John W. Brooks, Connecticut; J. F. Williams, Missouri.

On Assets—John A. McCall, Jr., New York; J. J. Brinkerhoff, Illinois; W. V. Lucas, Iowa; Oliver Pillsbury, New Hampshire; J. J. Jackson, Maryland.

On Rates of Mortality and Interest—Julius L. Clarke, Massachusetts; Oliver Pillsbury, New Hampshire; Samuel H. Row, Michigan; John A. McCall, Jr., New York; David P. Fackler, New Jersey.

On Legislation—Orrin T. Welch, Kansas; J. M. Forster, Pennsylvania; W. V. Lucas, Iowa; A. R. McGill, Minnesota.

Miscellaneous—William D. Whiting New Hampshire; John W. Brooks, Connecticut; J. F. Williams, Missouri; David P. Fackler, New Jersey; Joel M. Spencer, Rhode Island.

CALIFORNIA UNDERWRITERS' ASSOCIATION.

OFFICERS.

President—CHARLES A. LATON.
Vice-President—C. I. HUTCHINSON.
Secretary—A. D. SMITH.
Treasurer—HUGH CRAIG.

ILLINOIS STATE BOARD OF FIRE UNDERWRITERS.

OFFICERS.

President—J. M. HOSFORD, of Geneseo.
Vice-President—B. T. WISE, of Hamilton.
Secretary and Treasurer—ROBERT ZENER, of Chicago.

Executive Committee—J. L. Whitlock, J. F. Marshall, J. J. Heider, W. H. Taylor, Rogers Porter and T. H. Smith.

IOWA UNION OF FIRE UNDERWRITERS.

OFFICERS.

President—W. T. CLARKE, Des Moines, Iowa.
Vice-President—M. J. BURNS, Ottumwa, Iowa.
Secretary and Treasurer—H. C. ALVERSON, Des Moines, Iowa.

Executive Committee—E. S. PAGE, Chairman, Des Moines; T. J. Zollars, Ottumwa; H. C. Alverson, Des Moines.

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KENTUCKY STATE ASSOCIATION OF FIRE UNDERWRITERS.

OFFICERS.

President—J. W. E. BAYLY.
Vice-President—A. G. FINNIE.
Secretary—THOMAS C. TIMBERLAKE.

Executive Committee—J. B. Castleton, H. K. Lindsey, J. H. M. Morris, J. M. De Camp and W. C. Tyler.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

Meetings Quarterly. Composed of the Officers of most of the Mutual Insurance Companies of Massachusetts.

President—E. B. STODDARD, Worcester.
Vice-Presidents— { CHARLES B. CUMINGS, Boston. GEORGE B. FAUNCE, Dedham.
Secretary and Treasurer—ALFRED L. BARBOUR, Cambridge.

Executive Committee—Charles A. Howland, Quincy; George Heywood, Concord; L. H. Bradford, Fitchburg; Charles M. Miles, Worcester; E. M. Tucke, Lowell. Officers *ex-officio* members.

MICHIGAN ASSOCIATION OF FIRE UNDERWRITERS.

OFFICERS.

President—L. H. FOX.
Vice-President—E. C. PRESTON.
Secretary and Treasurer—EUGENE HARBECK.
Executive Committee—John F. Murray, E. P. Foreman, E. A. Hough.

ASSOCIATION OF FIRE UNDERWRITERS OF MISSOURI, KANSAS AND NEBRASKA.

OFFICERS.

President—H. P. GRAY, St. Louis.
Vice-President—H. E. PALMER, Plattsmouth, Neb.
Secretary and Treasurer—J. N. COUDREY, St. Louis.

Executive Committee—A. F. Dean, St. Louis, Mo.; F. W. Little, Pleasant Hill, Mo.; W. A. Cormany, Fort Scott, Kas.; H. C. Stuart, Lincoln, Neb.; C. Stawitz, St. Louis, Mo.

NEW JERSEY STATE UNDERWRITERS ASSOCIATION.

In inactive condition; no meeting been held for over a year.

OFFICERS.

President—J. M. RANDALL.
Vice-President—C. M. SLOAN.
Secretary—A. L. WORTHINGTON.
Treasurer—A. M. WAY.

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Executive Committee—C. V. C. Murphy, S. A. McGregor, A. G. Ogilby, R. R. Miller, A. G. Plume and J. I. Reid, with the president, vice-president and secretary *ex-officio*.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.

Decennial Meeting to be held at Utica on June 13 and 14, 1881.

OFFICERS.

President—DANIEL C. OSMUN, of the Imperial and Northern.
Vice-President—R. M. LITTLE, of the Glens Falls.
Secretary—GEORGE M. ELWOOD, of the Star Fire.
Executive Committee—C. R. KNOWLES, Chairman; G. W. Burchell, J. H. Van Buren, A. M. Burtis, Thomas Turnbull, J. G. Welch and T. Y. Brown. Officers members *ex-officio*.

OHIO STATE BOARD OF FIRE UNDERWRITERS.

OFFICERS.

President—L. J. BONAR, Mansfield.
Secretary and Treasurer—J. A. WEINLAND, Westerville.
Executive Committee—H. K. Lindsey, Cincinnati; O. I. Gunckel, Dayton; T. C. Parsons, Cleveland. (District Committees have been dropped.)

FIRE UNDERWRITERS ASSOCIATION OF THE PACIFIC.

OFFICERS.

President—GEORGE W. GRANT.
Vice-President—E. W. CARPENTER.
Secretary and Treasurer—J. W. STAPLES.
Executive Committee—T. A. Mitchell, T. E. Pope, A. D. Smith.

STANDING COMMITTEES:

Local Agents—T. E. Pope, S. E. Strickland and L. B. Edwards.
Forms of Policies—W. L. Chalmers, George W. Dornin and C. P. Farnfield.
Losses and Adjustments—Z. P. Clark, H. A. Craig and Louis Mel.
Legislation and Taxation—T. A. Mitchell, John C. Staples and W. P. Thomas.
Fire Department and Water Supply—William Sexton, C. M. Nichols and Ed. Farnsworth.
Statistics—O. H. Cole, W. J. Dutton and J. D. Bailey.
Library—George W. Spencer, S. O. Hunt and J. W. Staples.

WISCONSIN, MINNESOTA AND DAKOTA FIRE UNDERWRITERS' UNION.

Annual Meeting in 1883 to be held at Minneapolis on Third Tuesday and Wednesday in April.

OFFICERS.

President—E. G. HALLE, Milwaukee.
Vice-Presidents— { For Wisconsin, C. W. POTTER, Milwaukee. For Minnesota and Dakota, J. J. McDONALD, Minneapolis.
Secretary and Treasurer—J. G. GRIFFITHS, Madison.
Executive Committee—A. J. TRUMBULL, St. Paul; J. F. Bates, Dubuque, and William L. Jones, Milwaukee.

BOSTON FIRE UNDERWRITERS' UNION.

Next Annual Meeting Thursday, December 14, 1882.

OFFICERS.

President—GEO. F. OSBORNE.
Vice-President—JAMES GOODMAN.
Treasurer—CHAS. E. GUILD.
Secretary—OSBORNE HOWES, JR.

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Executive Committee—Isaac Sweetser, George A. Curtis, Samuel Appleton, Geo. C. Stearns, Geo. W. Reed.

CHICAGO BOARD OF FIRE UNDERWRITERS.

Offices, No. 164 La Salle Street, Chicago.

OFFICERS.

President—A. C. DUCAT.
Vice-President—J. L. ROSS.
Treasurer—JAMES H. MOORE.
Secretary—ALFRED WRIGHT.

STANDING COMMITTEES.

Fire Patrol—John J. Janes, J. Goodwin, H. H. Brown.
Building Law—Chas. W. Drew, R. W. Hosmer, Jas. Ayars.
Fire Ordinance—Thos. Goodman, R. S. Critchell, C. Witkowsky.
Finance—Geo. C. Clarke, Wm. Warren, S. M. Moore.
Water Supply—L. H. Davis, D. S. Munger, C. E. Affeld, A. Loeb.
Reference—F. S. James, C. H. Case, I. J. Lewis.

CHICAGO UNDERWRITERS' EXCHANGE.

Offices, 159 La Salle Street.

OFFICERS.

President—R. J. SMITH.
Vice-President—T. S. CUNNINGHAM.
Treasurer—O. W. BARRETT.
Secretary—B. F. KENT.
Surveyor—RALPH TRIMMINGHAM.

STANDING COMMITTEES.

Executive Committee—R. J. Smith, W. H. Cunningham, John Cameron, O. W. Barrett, E. M. Teall.
Fire Patrol—H. J. Straight, E. M. Teall.

NEW YORK BOARD OF FIRE UNDERWRITERS.

Offices, Boreel Building, No. 115 Broadway, New York.

Annual Election held Third Monday in May.

OFFICERS.

President—PETER NOTMAN.
Vice-President—N. C. MILLER.
Secretary—WM. W. HENSHAW.
Assistant Secretary—JAMES YERRANCE.
Treasurer—MARTIN L. CROWELL.

Executive Committee—H. H. HALL, Chairman; WM. ST. JOHN, Vice-Chairman; Stephen Crowell, James A. Alexander, J. E. Pulsford, Daniel Underhill, H. M. Forrester, W. A. Burtis, J. F. Halstead, W. DeL. Boughton, H. E. Bowers, A. M. Kirby, G. T. Patterson, Jr., George M. Coit, James A. Silvey, S. P. Blagden, T. B. Jones, S. E. Belcher, John Mulville, B. Lockwood, Charles Sewall, A. A. Reeves, J. E. Kahl, David Adee, J. S. Hollinshead, C. M. Peck, R. D. Alliger, J. A. McDonald, W. A. Anderson, G. W. Montgomery, I. Remsen Lane, J. H. Langford, John M. Whiton, Edmund Driggs, Samuel Townsend.

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STANDING COMMITTEES.

Finance—Stephen Crowell, James A. Alexander, J. E. Pulsford, Daniel Underhill, H. M. Forrester, W. A. Burtis, J. F. Halstead.

Fire Patrol—W. DeL. Boughton, H. E. Bowers, A. M. Kirby, G. T. Patterson, Jr., George M. Colt, James A. Silvey, S. P. Blagden.

Laws and Legislation—T. B. Jones, Henry H. Hall, S. E. Belcher, W. M. St. John, John Mulville, B. Lockwood, Chas. Sewall.

Surveys—J. E. Kahl, R. D. Alliger, A. A. Reeves, David Adee, J. S. Hollinshead, C. M. Peck, J. A. McDonald.

Police and Origin of Fires—W. A. Anderson, G. W. Montgomery, I. Remsen Lane, J. H. Langford, John M. Whiton, Edmund Driggs, Samuel Townsend.

Arbitration—George T. Hope, H. A. Oakley, D. A. Heald, E. A. Walton, T. F. Jeremiah.

Patents—J. F. Halsted, James A. Silvey, John Mulville, David Adee, George W. Montgomery.

Membership—S. Crowell, W. DeL. Boughton, H. H. Hall, John E. Kahl, W. A. Anderson.

NEW YORK TARIFF ASSOCIATION.

Organized under the auspices of the New York Board of Fire Underwriters.

OFFICERS.

President—HENRY A. OAKLEY.
Vice-President—PETER NOTMAN.
Secretary—WILLIAM A. ANDERSON.

Executive Committee—S. P. BLAGDEN, Chairman; Chas. M. Peck, J. H. Langford, Geo. T. Patterson, Jr., Wm. M. St. John, N. C. Miller, G. W. Montgomery.

BOARD OF FIRE UNDERWRITERS OF SAN FRANCISCO.

OFFICERS.

President—D. A. STAPLES.
Vice-President—ARTHUR E. MAGILL.
Secretary and Treasurer—CHARLES D. HAVEN.

STANDING COMMITTEES.

Local Boards, Tariffs ana Rates—T. C. Grant, W. Frank, Geo. W. Spencer, James D. Bailey, J. A. Jones.

Deviations and Writing of Policies—S. O. Hunt, W. J. Callingham, Walter Speyer.

Fire Departments, Fire Ordinances and Water Supply—Edward Brown, Robert Dickson, William Macdonald.

Arson—G. Touchard, A. P. Flint, Louis Jacoby.

Legislation—L. L. Bromwell, Geo. D. Dornin, Geo. C. Boardman, W. J. Landers, John Rae Hamilton.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.

Annual Meeting Fourth Saturday in September.

President—W. H. WELLS.
Vice-President—A. L. CHETLAIN.
Secretary—STEWART MARKS.
Treasurer—JOHN K. STEARNS.

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RETIRED FROM BUSINESS.

LIFE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

Date of Retirement. — *Name of Company.*

1873—American Mutual, New Haven; re-insured in American Life and Trust.
1868—American Mutual, Selma; failed.
1875—American National Life and Trust, New Haven; re-insured in National Capital.
1871—American Tontine, New York; re-insured in Empire Mutual.
1877—American Popular, New York; failed.
1872—Amicable, New York; re-insured in Guardian Mutual.
1872—Anchor, Jersey City; failed.
1874—Asbury, New York; failed.
1877—Atlantic Mutual, Albany; failed,
1872—Atlas, St. Louis; re-insured in St. Louis Mutual.
1867—Baltimore, Maryland; re-insured in Equitable.
1870—Ben Franklin, New York; re-insured in United States.
1872—California Mutual, San Francisco; re-insured in Republic.
1873—Carolina, Memphis; re-insured in Southern Life, Memphis.
1877—Chicago, Chicago; failed.
1864—Chicago Mutual, Chicago; re-insured in Union Mutual.
1871—Cincinnati Mutual, Cincinnati; re-insured in Union Central.
1875—Commonwealth, New York; re-insured in National Life of the U. S. and New Jersey Mutual.
1876—Continental, New York; failed.
1876—Columbia, St. Louis; failed.
1872—Craftsmens, St. Louis; re-insured in Hope Mutual.
1850—Crescent Mutual, New Orleans; failed.
1873—Delaware Mutual, Wilmington; re-insured in National Life U. S.
1871—DeSoto, St. Louis; re-insured in Republic.
1868—Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1853—Eagle Life and Health, Jersey City; re-insured in Knickerbocker.
1869—Eagle, Chicago; re-insured in Great Western of Chicago.
1873—Eclectic, New York; failed.
1873—Economical, Providence; re-insured in Republic.
1872—Empire Mutual, New York; re-insured in Continental (New York).
1869—Empire Mutual, Chicago; re-insured in International.
1872—Empire State, Watertown; re-insured in Life Association.
.... Equality, Richmond.
1852—Equitable Life and Trust, Philadelphia; re-insured in Ætna.
1873—Excelsior, New York; re-insured in National Life of the U. S.
1871—Farmers & Mechanics, New York; re-insured in Empire Mutual.
1882—Franklin, Indianapolis; retired,
1869—General Life and Accident, Newark; re-insured in New York Life.
1870—Georgia Mutual, Macon; re-insured in Cotton States.
1874—Government Security, New York; re-insured in North America.
1870—Great Western, New York; failed.
1870—Great Western, Chicago; re-insured in Republic.
1865—Greenborough Mutual, Greenborough; failed.
1873—Guardian Mutual, New York; re-insured in North America.
1872—Hahneman, Cleveland; re-insured in Republic
1875—Hand in Hand, Philadelphia; wound up.
1875—Hercules, Philadelphia; failed.
.... Homestead, Cincinnati.
1880—Homestead Bank and Life, Pittsburgh; failed.
1872—Hope Mutual, New York; re-insured in New Jersey Mutual.
1852—Hope Mutual, Stamford; failed.
1856—Howard, New York; re-insured in United States.
1873—International, Chicago; re-insured in Universal.
1872—International, Jersey City; re-insured in United States.
1878—Iron City, Pittsburgh.
1856—Jefferson, Cincinnati; re-insured in Ohio Life and Trust.
1856—Kentucky Mutual, Covington; failed.
1870—Keystone Mutual, Harrisburg; failed.
1870—Laboringmans, Kewanee; failed.
1878—Life Association of America, St. Louis; Receiver appointed.
1881—Louisiana, New Orleans; wound up.
1878—Massachusetts Hospital, Boston; retired from life insurance field.
1869—Masonic Orphans Home, Nashville; re-insured in Nashville Life.
1875—Merchants, New York; re-insured in Globe.
1854—Merchants and Planters, New Orleans; failed.
1875—Minnesota Mutual, St. Paul; re-insured in Northwestern Mutual.
1872—Mississippi Valley, Louisville; re-insured in St. Louis Mutual.
1874—Missouri Mutual, St. Louis; re-insured in Mound City.
1879—Missouri Valley, Leavenworth; retired.
1875—Mound City, St. Louis; changed name to St. Louis Life.
1853—Mutual Benefit, New Orleans; failed.
1857—Mutual, Baltimore; re-insured in Union Mutual.
1875—Mutual, Pittsburgh; failed.
1876—Mutual, Chicago; failed.
1872—Mutual Protection, New York; re-insured in Reserve.
1876—Nashville, Nashville; re-insured in Globe Mutual.
1855—Nashville Mutual Protection, Nashville; failed.
1874—National, Chicago; failed.

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Date of Retirement.	Name of Company.
1873	National, New York; re-insured in American National Life and Trust.
1873	National Capital, Washington; re-insured in Penn Mutual.
1866	National Life and Health, Kalamazoo; failed.
1852	National Safety and Trust, Philadelphia; failed.
1877	New Jersey Mutual, Newark; failed.
1872	New York State, Syracuse; re-insured in Guardian Mutual.
1874	North America, New York; re-insured in Universal.
1875	North America, Philadelphia; re-insured in Penn Mutual Life.
1853	North American Mutual Life and Health, Philadelphia; re-insured in Ætna.
1862	North Carolina, Raleigh; failed.
1882	North Carolina State, Raleigh.
1857	Ohio Life and Trust, Cincinnati, Ohio; re-insured in Jefferson.
1872	Peabody, New York; re-insured in Farmers and Mechanics.
1879	Philadelphia, Philadelphia; retired.
1851	Phœnix, St. Louis; re-insured in New York Life.
1880	Piedmont and Arlington, Richmond; failed.
1873	Policyholders Life and Tontine, Charleston; re-insured in Life Association.
1877	Protection, Chicago; failed.
1867	Provident, Chicago; re-insured in Eagle.
1868	Provident Fund Life and Trust, New York; dissolved.
1878	Railway Passengers, Hartford; business assumed by Travelers, Hartford.
1874	Republic, Chicago; failed.
1872	Reserve, New York; re-insured in Guardian Mutual.
1873	Safety Deposit, Chicago; re-insured in Mutual, of Chicago.
1876	Security, New York; failed.
1868	Southern Mutual, Columbia; failed.
1869	Southern Mutual Life and Trust, Mobile; re-insured in New York Life.
1853	Spring Garden, Philadelphia; re-insured in New York Life.
1871	Standard, New York; re-insured in Government Security.
1873	St. Louis Mutual, St. Louis; re-insured in Mound City.
1875	St. Louis Life, St. Louis; re-insured in Columbia.
1853	Southern Mutual, New Orleans; re-insured in United States Life and Trust of Philadelphia.
1856	Southern Mutual, Athens; re-insured in Southern Mutual, of Columbia, S. C.
1876	Southern, Memphis; failed.
1856	Susquehanna Mutual, Harrisburgh; re-insured in American, of Philadelphia.
1876	Teutonia, Chicago; failed.
1875	Texas Mutual, Galveston; re-insured in Alabama Gold Life.
1852	Trenton Mutual, Trenton; failed.
1840	Union Assurance, New York; failed.
1871	United Security, Philadelphia; re-insured in Penn Mutual.
1868	United States, Lafayette; failed.
1851	United States Annuity and Life, Hartford; failed.
1862	United States Life and Trust, Philadelphia; failed.
1869	Western, Cincinnati; re-insured in Cincinnati Mutual.
1869	Western Mutual, St. Louis; re-insured in Commonwealth.
1872	Widow and Orphans Benefit, New York; re-insured in Mutual Protection.
1868	Widow and Orphans, St. Louis; re-insured in Life Association.
1876	Widow and Orphans Fund, Nashville; failed.
1873	Wilmington, Wilmington; re-insured in Life Insurance Company of Va.
1875	World, New York; re-insured in New Jersey Mutual.

FIRE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

The following is a list of joint-stock fire and marine insurance companies of the United States that have failed or re-insured:

Date of Retirement.	Name of Company.
.....	Adams Fire and Marine, West Virginia; retired.
1879	Adriatic, New York; re-insured in London and Lancashire.
1874	Advance, Philadelphia; re-insured.
1879	Ætna, New York; re-insured in Home, New York.
1874	Ætna, Chicago; failed.
1871	Ætna, New York; failed by Chicago fire.
1871	Albany City, Albany; failed by Chicago fire.
1877	Albermarle, Charlottesville; re-insured in Granite, of Virginia.
1874	Allemannia, Cleveland; failed.
1880	Alliance, Boston; re-insured in Re-assurances Générales.
1874	Alliance, New York; failed by Chicago fire.
1874	Alps, Erie; failed.
1871	American, Providence; failed by Chicago fire.
1874	American Mutual, New Orleans; failed.
1876	American Underwriters, Philadelphia; failed.
1878	American, Cincinnati; failed.
1879	Amity, New York; re-insured in Star, New York.
1872	Anchor, St. Louis; failed.
1872	Andes, Cincinnati; failed by Chicago fire.
1878	Anthracite, Philadelphia; re-insured in Sun, Philadelphia.
1877	Arctic, New York; re-insured in Imperial.
1864	Arkansas Home, Little Rock; retired.
1860	Artizans, New York; re-insured in Commonwealth, of New York.
1871	Astor, New York; failed by Chicago fire.
1881	Atlas, Hartford; wound up.
1875	Atlas, New Orleans; failed.
.....	Atlas, New York.
.....	Atlas Marine, New York.
.....	Atlas, Missouri; retired.
1874	Atlantic and Pacific, Chicago; failed.
1871	Atlantic, Baltimore; re-insured in Home, of Maryland.
1876	Atlantic, Atlantic; retired.
1870	Atlantic, New Orleans; re-insured in Factors and Traders.
1871	Atlantic, New York; failed by Chicago fire.
1879	Atlantic, Brooklyn; re-insured in Home, New York.
1871	Aurora, Aurora.
1870	Aurora, Covington; re-insured in Aurora, of Cincinnati.
.....	Baltimore and Ohio, West Virginia; retired.
1877	Bangor, Bangor; failed.

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Date of Retirement.	Name of Company.
1869	Baltic, New York; failed.
1872	Bay State, Worcester; failed by Boston fire.
1871	Beekman, New York; failed by Chicago fire.
.....	Berkley, West Virginia; retired.
1881	Beverly, Beverly, Mass.; re-insured in Shoe and Leather.
1871	Bloomington, Bloomington; re-insured.
.....	Bluff City, Tennessee; retired.
1877	Boatmens, St. Louis; re-insured in American Central.
1872	Boston, Boston; failed by Boston fire.
1872	Boylston, Boston; failed by Boston fire.
1865	Brevoort, New York; re-insured in Home, New York.
1877	Brewers, Milwaukee; failed.
1877	Brewers and Maltsters, New York; re-insured in Merchants, N. J.
.....	Brunswick, West Virginia; retired.
1870	Buckeye State, Cincinnati; retired.
1871	Buffalo City, Buffalo; failed by Chicago fire.
1871	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
.....	Builders, West Virginia; retired.
1873	Burnet, Cincinnati; retired.
1872	Capital City, Columbus; re-insured in Franklin, of Ohio.
1878	Capitol City, Washington; retired.
1878	Capital City, Albany; re-insured in Lancashire.
1872	Carollton, Carollton; retired.
1872	Central, Columbus; re-insured in Franklin, of Ohio.
.....	Central City, Alabama; retired.
1872	Central, Dayton; re-insured in Farmers and Merchants, of Dayton.
1873	Central, Altoona; re-insured in National, of Philadelphia.
1874	Central, Philadelphia; failed.
1866	Central Park, New York; re-insured in Knickerbocker.
1878	Chaplain Mutual, Burlington; failed.
1871	Charter Oak, Hartford; failed by Chicago fire.
.....	Chelsea, New York.
1871	Chicago, Chicago; failed by Chicago fire.
1871	Chouteau, St. Louis; failed by Chicago fire.
1877	Citizens, Wheeling; failed.
1877	Citizens, Newark; re-insured in Peoples, of New Jersey.
1874	Citizens, Baton Rouge; re-insured in Crescent, of New Orleans.
1878	City Mutual, St. Louis, re-insured in the Queen.
1872	City, Boston; failed by Boston fire.
1872	City, Hartford; failed by Chicago fire.
1880	City, Providence; re-insured in Imperial and Northern.
.....	City, Philadelphia; retired.
1882	City, Richmond; re-insured in Underwriters Agency, New York.
1882	Columbia, New York; re-insured in Merchants, New York.
1876	Clayton, Wilmington; failed.
1871	Cleveland, Cleveland; failed by Chicago fire.
1879	Clay Fire and Marine, Newport, Ky.; re-insured in Buffalo German.
1881	Colorado, Denver; failed.
1882	Commercial Mutual, New York; retired from fire insurance field.
1882	Commonwealth, Boston; re-insured in Commercial Union.
1878	Commerce, New York; re-insured in Star.
.....	Commercial, West Virginia; retired.
1878	Connecticut Mutual, Meriden, Conn.; re-insured in Continental, New York.
1871	Commercial, Cleveland; failed by Chicago fire.
1876	Commercial, New Orleans; re-insured in Sun, of New Orleans.
1877	Commercial, St. Louis; failed.
1871	Commercial, Chicago; failed by Chicago fire.
.....	Commonwealth, Philadelphia; retired.
1871	Commonwealth, New York; failed.
.....	Commonwealth Insurance Company, West Virginia; retired.
1871	Connecticut, Hartford; failed by Chicago fire.
1872	Continental, Baltimore; re-insured in German, of Maryland.
.....	Continental, West Virginia; retired.
.....	Continental, Philadelphia; retired.
1872	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; retired.
1870	Crescent, Cincinnati; retired.
1866	Croton, New York; failed.
1875	Davenport, Davenport; retired.
1876	Defiance, Defiance; retired.
1881	Delaware State, Wilmington. License revoked; re-insured in Queen.
1874	Delta, New Orleans; failed.
.....	De Soto, Missouri; re ired.
1872	Eastern, Bangor; failed.
.....	Easton, Philadelphia; retired.
.....	East River, New York; retired.
1871	Eclipse, Cincinnati; re-insured in Miami Valley.
1872	Eliot, Boston; failed by Boston fire.
.....	Emmett, New York; retired.
1878	Empire, Chicago; retired.
1871	Enterprise, Philadelphia; failed by Chicago fire.
1880	Enterprise, Pittsburgh; retired.
1871	Equitable, Wheaton, Ill.; failed by Chicago fire.
1875	Eureka, Pittsburgh; failed.
1860	Everett, New York; failed.
1871	Excelsior, New York; failed by Chicago fire.
1871	Excelsior, St. Louis; re-insured in Merchants, N. J.
1872	Exchange, Boston; failed by Boston fire.
1880	Fairfield, South Norwalk; re-insured in Niagara.
1880	Faneuil Hall, Boston; re-insured in Underwriters Agency, N. Y.
1878	Fame, Philadelphia; re-insured in Liverpool and London and Globe.
1875	Farm Buildings, Herkimer; failed.
1870	Farmers and Mechanics, Cincinnati; retired.
1874	Farmers and Merchants, Mahonoy City; failed.
1872	Farmers and Merchants, Dayton; re-insured in Firemens, of Dayton.
1881	Farmers, Howard, O.; wound up.
1876	Farmers, Merchants and Manufacturers, Hamilton; re-insured in Firemens, of Dayton.
1877	Farmers Joint Stock, Meridian, O.; failed.
1878	Farmville, Farmville, Va.; re-insured.
1879	Federal, Allegheny; retired.
.....	Federal, Washington, D. C.; retired.
1880	Fidelity, Cincinnati; re-insured in Washington, Cinn.
1878	Fidelity, Delphos, O.; re-insured in Firemans Fund, San Francisco.
1873	Firemans, Altoona; failed.
1879	Firemans Fund, New York; re-insured in Peoples, Newark.
1871	Firemans, Chicago; failed by Chicago fire.
1872	Firemens, Boston; failed by Boston fire.
1870	Forest City, Cleveland; failed.
.....	Frankland, Tennessee; retired.
1872	Franklin, Boston; failed by Boston fire.
1874	Franklin, Camden; failed.
1871	Franklin, Cincinnati; re-insured in Triumph and Fidelity.
1867	Franklin, New York; failed.
1874	Franklin, New Orleans; failed.
1878	Franklin, Baltimore; retired.
1878	Franklin, St. Louis; re-insured in Home, New York.

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Date of Retirement.	Name of Company.
1871	Fulton, New York; failed by Chicago fire.
1868	Gallatin, New York; failed.
1877	Galveston, Galveston; re-insured in Union.
1871	Garden City, Chicago.
1878	Gebhard, New York, merged with the Star, New York.
1874	German, Erie; failed.
1871	German, Cleveland; failed.
1872	German, Dayton; re-insured in Teutonia.
1873	German, St. Louis; re-insured in German-American and German Mutual.
1879	Germania, Elizabeth; re-insured in La Caisse Generale.
1871	Germania, Chicago; failed by Chicago fire.
1873	Germania, Cleveland; re-insured in Sun.
.....	Germania, Toledo; retired.
.....	Girard, New York; retired.
1877	Globe, Boston, re-insured in Shawmut.
1876	Globe, Chicago; failed.
1865	Goodhue, New York; re-insured in Metropolitan.
.....	Good Hope, New York; retired.
1880	Granite, Richmond; re-insured in Connecticut Fire.
1871	Great Western, Chicago; failed by Chicago fire.
.....	Great Western, Philadelphia; retired.
1875	Great Western, New Orleans; failed.
1870	Grocers, New York; re-insured in Greenwich.
1877	Guaranty, New York; re-insured in Royal.
.....	Guardian, Philadelphia; retired.
1874	Gulf City, Mobile; re-insured in Stonewall.
1882	Hamburg-Magdeburg, Hamburg; retired from United States, re-insuring risks in the Fire Insurance Association.
.....	Hand-in-Hand, Philadelphia; retired.
1872	Hamilton, Hamilton; re-insured in Miami Valley.
.....	Hamilton Marine, New York; retired.
.....	Hampden, Springfield; retired.
1866	Harmony, New York; failed.
1871	Hartford, Baltimore; re-insured in Royal.
.....	Hendrick Hudson, New York; retired.
.....	Hernando, Tennessee; retired.
.....	Hibernia, Cleveland; retired.
1880	Hibernia, Newark; re-insured in German-American, N. Y.
1871	Hide and Leather, Boston; failed by Chicago fire.
1879	Hoboken, Hoboken; re-insured in London and Lancashire.
1881	Hoffman, New York; re-insured in Niagara.
1881	Home, Shenandoah; merged with Cedar Rapids.
1877	Holland Purchase, Batavia; retired.
1879	Home Mutual, Boston; failed.
1880	Home, Charleston, S. C.; re-insured in Phœnix, London.
1871	Home, Chicago; failed by Chicago fire.
1871	Home Mutual, Cincinnati; re-insured in Union Central.
1877	Home, Galveston; re-insured in East Texas Insurance Co.
1879	Home Protection, Huntsville; retired.
1879	Home, Newark; re-insured in Queen.
1871	Home, New Haven; failed.
1872	Home, Savannah; retired.
1873	Home, St. Joseph; re-insured in National, of Missouri.
1880	Home Mutual, St. Louis; re-insured in American Central.
1873	Home, Toledo; re-insured in Phenix, of Brooklyn.
1874	Home, Topeka; re-insured in Brewers.
1872	Home, Washington; retired.
1860	Homestead, New York; failed.
1881	Hope, New York; merged in Sterling, N. Y.
1874	Hope, Philadelphia; failed,
1872	Hope, Providence; failed by Chicago fire.
.....	Hope, Louisiana; retired.
1875	Householders, Pittsburgh; failed.
1872	Howard, Boston; failed by Boston fire.
1872	Humboldt, New York; failed by Boston fire.
1882	Humboldt, Newark; retired.
1871	Illinois, Beardstown; failed.
1871	Illinois Mutual, Springfield; failed.
1866	Indemnity, New York; failed.
1870	Independence, Independence; failed.
.....	Independent, Philadelphia; retired.
1871	Independent, Boston; failed by Chicago fire.
1872	International, New York, failed by Chicago fire.
.....	Iron City, West Virginia; retired.
1871	Irving, New York; failed by Chicago fire.
.....	Jackson Marine, New York.
1879	Jefferson, St. Louis; re-insured in Tradesmens, New York.
1881	Jefferson, Steubenville, O.; re-insured in Norwich Union.
1876	Kansas, Leavenworth; failed.
1871	Kansas City, Kansas City; failed.
.....	Kensington, Philadelphia; retired.
1876	Keystone, Reading; failed.
1871	Knickerbocker, Chicago; failed by Chicago fire.
.....	La Belle, West Virginia; retired.
1880	La Caisse Generale, Paris; retired from U. S., re-insuring American risks in Imperial & Northern, Howard and Fire Association.
1870	Lafayette, Cincinnati; retired.
1880	Lafayette, Lexington, Mo.; retired.
1871	Lamar, New York; failed by Chicago fire.
1882	Lamar, New York; re-insured in Phenix, of Brooklyn.
1878	Lancaster, Lancaster; Pa.; retired.
1872	Lawrence, Boston; failed by Boston fire.
.....	Lehigh Valley, West Virginia; retired.
1882	Lenox, New York; re-insured in Citizens, of New York.
1871	Lorillard, New York; failed by Chicago fire.
1871	Lumbermans, Chicago; re-insured in Firemens, of Chicago.
1877	Lumbermans and Mechanics, St. Louis; re-insured in National, of New York.
1882	Lynchburg Banking and Ins. Co., Lynchburg, Va.; retired from insurance field.
1880	Madison, Madison, Wis.; re-insured in Westchester, New York.
1879	Manayunk, Philadelphia; retired.
1871	Manhattan, New York; failed by Chicago fire.
1872	Manufacturers, Boston; failed by Chicago fire.
.....	Manufacturers, Philadelphia; retired.
1871	Market, New York; failed by Chicago fire.
1872	Market, New York; failed by Boston fire.
.....	Massasoit, Springfield; retired.
1881	Mechanics Mutual, Boston; re-insured in Scottish Union and National.
1880	Mechanics, Newark; re-insured in German-American, of New York.
.....	Mechanics, Owensburg, Va.; retired.
.....	Merchants, Philadelphia; retired.
.....	Merchants, Bangor; retired.
1879	Mercantile Mutual (Marine), New York; retired.
1875	Mercantile, Chicago; re-insured in Home, of Galveston.
1871	Merchants, New York; failed by Chicago fire.
1875	Merchants, New Orleans; failed.
1877	Merchants, Louisville; re-insured in Royal,
1868	Merchants, Memphis; re-insured in Phœnix, of Memphis.
1871	Merchants, Chicago; failed by Chicago fire.
1872	Merchants, Boston; failed by Boston fire.
1871	Merchants, Hartford; failed by Chicago fire.
1882	Merchants and Mechanics, Richmond. Va.; re-insured in Underwriters Agency, N. Y.
1871	Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875	Merchants and Mechanics, Petersburg; failed.

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Date of Retirement.	Name of Company.
1871	Merchants and Traders, Louisville; re-insured.
.....	Merchants and Mechanics, Philadelphia; retired.
1871	Metropolitan, New York; re-insured in Continental.
.....	Metropolis, New York; retired.
1879	Michigan State, Adrian; re-insured in Home, N. Y.
1879	Mississippi Valley, Memphis; retired.
.....	Mobile Fire Department Ins. Co., Mobile; retired.
1870	Monumental, Baltimore; re-insured in Royal.
1865	Morris, New York; failed.
1873	Mutual Benefit, Boston; failed by Boston fire.
1871	Mutual Security, Chicago; failed by Chicago fire
.....	Nail City, West Virginia; retired.
1874	Narragansett, Providence; re-insured in Commercial Union.
1869	National, San Francisco; re-insured.
1870	National, Toledo; retired.
874	National, Hannibal; failed.
1872	National, Bangor; failed by Boston fire.
1872	National, Boston; failed by Boston fire.
.....	National, Philadelphia; retired.
.....	Nautilus, New York.
1872	Neptune, Boston; failed by Boston fire.
.....	Neptune, Marine, New York.
.....	Neptune Philadelphia; retired.
871	New Amsterdam, New York; failed.
.....	New England, Hartford.
1880	New England Mutual, Boston; re-insured in the General Re-insurance Co. of Paris.
1875	Newport, Providence; re-insured in Providence Washington.
1865	New World, New York; re-insured in North American, of N. Y.
1881	New York and Boston, New York; re-insured in Scottish Union and National and Lion.
1879	New York Central, Union Springs; retired.
1881	New York City, New York; re-insured in Standard, of London.
1878	New York Produce Exchange, New York; re-insured in Safeguard.
1871	North American, New York; failed.
1871	North American, Hartford; failed.
1872	North American, Boston; failed by Boston fire.
1873	North Missouri, Macon; failed.
1875	North Penn, North Wales; failed.
1881	Northern, Watertown; wound up.
1868	Northwestern, Oswego; failed.
1871	Norwich, Norwich; failed.
1871	Occidental, San Francisco; failed by Chicago fire.
1879	Ohio, Chillicothe; re-insured in North German.
1871	Ohio Valley, Cincinnati; re-insured in Farmers, Merchants and Manufacturers.
1877	Old Dominion, Richmond; re-insured in Liverpool and London and Globe.
1881	Old North State, Warrenton; wound up.
1874	Oriental, Jersey City; failed.
1870	Oriental, San Francisco; failed.
1877	Oswego and Onondago Phœnix; re-insured in Commercial Union.
1876	Oswego County Farmers, Sandy Creek; re-insured in Homestead, of Watertown.
1871	Pacific, San Francisco; failed by Chicago fire.
1880	Pacific, St. Louis; re-insured in American Central, St. Louis.
.....	Palladium, New York.
1875	Palisade, Jersey City; failed.
1877	Paterson, Paterson; failed.
1876	Penn, Philadelphia; failed.
.....	Peabody, Philadelphia; retired.
1876	Peoples, Philadelphia; failed.
1872	Peoples, Baltimore; re-insured in Hanover.
1875	Peoples, Little Rock; re-insured in Continental.
1871	Peoples, San Francisco; failed by Chicago fire.
1872	Peoples, Cincinnati; re-insured in Clay, of Newport.
1881	Peoples, Trenton; re-insured in German-American, N. Y.
1872	Peoples, Worcester; failed by Boston fire.
1852	Philadelphia, Philadelphia; re-insured in New York Life.
1881	Phœnix, Memphis; re-insured.
1878	Phœnix, Newark; retired.
1877	Phœnix, St. Louis; re-insured in Queen.
1873	Phœnix, Baltimore; re-insured in Hamburg-Bremen.
.....	Planters, Jackson, Miss.; retired.
1872	Prescott, Boston; failed by Boston fire.
1871	Putnam, Hartford; failed by Chicago fire.
.....	Quaker City, Philadelphia.
1870	Queen City, Cincinnati; retired.
1871	Reapers City, Rockford; failed.
1871	Republic, Chicago; failed by Chicago fire.
1882	Republic, New York; re-insured in North British and Mercantile.
1877	Residence, Cleveland; re-insured in Scottish Commercial.
1871	Resolute, Baltimore; re-insured in Imperial.
1878	Resolute, New York; amalgamated with New York City.
1881	Revere, Boston; re-insured in Fire Insurance Association, London.
1878	Richmond Fire Association, Richmond; re-insured.
1876	Ridgewood, New York; re-insured in Connecticut fire.
1881	Rochester, Rochester, Pa., failed.
.....	Robert Morris, Philadelphia; retired.
1879	Roger Williams, Providence; re-insured in Home, New York.
1879	Royal Canadian, Montreal; retired from the United States.
1876	Safeguard, Philadelphia; failed.
1879	Safeguard, New York; re-insured in London and Lancaster.
1875	Salamander, New Orleans; re-insured in Teutonia, of New Orleans.
1871	Sangamo, Springfield; re-insured in Merchants, of Chicago.
1880	Sea Board, Norfolk, Va.; retired.
1871	Schenectady, Schenectady; failed.
1880	Scottish Commercial, Glasgow; merged in Lancashire.
.....	Sea Marine, New York.
1871	Security, New York; failed by Chicago fire.
.....	Security, Philadelphia; retired.
.....	Seventh Ward, New York.
1880	Shawmut, Boston; re-insured in the Re-assurances Généralés Company, of Paris.
1872	Shoe and Leather Dealers, Boston; failed by Boston fire.
1877	Southern Underwriters Association, Raleigh; failed.
1874	Southside, Pittsburgh; failed.
1878	South St. Louis Mutual, St. Louis; receiver appointed.
1870	Springfield, Springfield; failed.
1880	St. Nicholas, New York, re-insured in German American.
1870	State, Cleveland; failed.
1873	State, Hannibal; failed.
1875	State, Rutland; re-insured in Ætna.
1876	State, Lansing; re-insured in Home, of New York.
1877	State, Laporte; failed.
1874	State, Parkersburg; failed.
1871	State, Chicago; failed by Chicago fire.
1861	State, New Haven; failed.
.....	State, Philadelphia; retired.
1870	Southern, Bloomfield; failed.
1874	Southern, Savannah; re-insured.

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Date of Retirement.	*Name of Company.*
.....	Southern Underwriters, North Carolina; retired.
1879	State, Jersey City; re-insured in Westchester.
1879	St. Joseph, St. Joseph; re-insured in German-American.
1870	St. Louis Floating Dock and Ins. Co., St. Louis; re-insured in Am. Central.
1877	St. Louis, St. Louis; re-insured in Queen.
1868	St. Marks, New York; failed.
1872	Suffolk, Boston; failed by Boston fire.
1876	Sun, Cleveland; re-insured in Continental.
1876	Sunbury, Sunbury; failed.
1876	Tennessee, Nashville; re-insured in Connecticut.
.....	Tennessee Fire-Marine, Tennessee; retired.
1871	Teutonia, Cleveland; failed.
1878	Texas Banking and Insurance Co., Galveston; retired from insurance field.
.....	Thames, Norwich.
1871	Tobacco, Cincinnati, re-insured.
1875	Tradesmens, New Orleans; failed.
1872	Tremont, Boston; failed by Boston fire.
.....	Triton, New York.
1872	Triumph, Cincinnati; re-insured in Amazon.
1872	Underwriters, Altoona; failed.
1874	Union, Jersey City, failed.
1873	Union, St. Louis; re-insured in Merchants of N. J.
1874	Union, Baltimore; re-insured in Home of N. Y.
1880	United German Real Estate Fire, Baltimore; discontinued fire insurance business.
.....	United Fire, Marine and Life, New York.
1877	United States, St. Louis; re-insured in Scottish Commercial.
1870	United States, Baltimore; failed.
1878	Universal, Philadelphia; sold out by sheriff.
1860	Wall street, New York; failed.
1872	Washington, Boston; failed by Boston fire.
1870	Washington, Baltimore; re-insured in the Queen.
1872	Washington, New York; failed by Boston fire.
1871	Washington, New York; failed by Chicago fire.
1876	Washington, Memphis; re-insured in Merchants, of Memphis.
.....	Washington Marine, New York.
1879	Washington, Plainfield, N. J.; re-insured in German-American.
.....	Washington, Philadelphia; retired.
.....	Washington, Washington; retired.
1871	Western, Buffalo; failed by Chicago fire.
1875	Western Texas, San Antonio; retired.
.....	Western Massachusetts, Pittsfield.
.....	Western, Philadelphia; retired.
1874	West Virginia, Wheeling; failed.
1873	Williamsport, Williamsport; re-insured.
1871	Winnesheik, Freeport; failed.
1875	Workingman's, New Orleans; failed.
1860	World's Safe, Troy; failed.
1875	Wyoming, Wilkesbarre; re-insured in Commercial Union.
1871	Yonkers and New York, New York; failed by Chicago fire.

COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of fire and fire-marine insurance companies in the United States in process of winding up, with names of receivers or other persons in charge:

CONNECTICUT.

American Mutual Life, New Haven; Talcott H. Russell, Receiver.
National Life and Trust, New Haven; Talcott H. Russell, Receiver.
Atlas, Hartford; Jos. H. Sprague, President.
Bristol Mutual, Bristol; H. W. Gridley, President.
Fairfield, South Norwalk; W. S. Hanford, President.

ILLINOIS.

Chicago Life, Chicago; George M. Bogue, Receiver.
Mutual Life, Chicago; C. C. Holton, Receiver.
Teutonia Life, Chicago; Elmer Washburn, Receiver.
Safety Deposit Life, Chicago; C. C. Holton, Receiver.
Republic Life, Chicago; Samuel D. Ward, Receiver.
National Life, Chicago; Kirk Hawes, Assignee.
Protec ion Life, Chicago; E. D. Cook, Assignee.
Ætna, Chicago; B. A. Turpin, Receiver.
Alton Mutual Insurance and Savings, Alton.
Atlantic and Pacific, Chicago; B. A. Turpin, Receiver.
Chicago, Chicago; J. K. Murphy, Assignee.
Empire, Chicago; William O. Cole, Assignee.
Farmers and Merchants, Quincy; William H. Bennison, Receiver.
Great Western, Chicago; C. W. Upton, Assignee.
Germania, Chicago; William Vorke, Assignee.
Globe, Chicago; Robert E. Jenkins, Assignee.
Knickerbocker, Chicago.
Lamar, Chicago; George Chandler, Assignee.
Lumbermans, Chicago; T. C. Hoag, Assignee.
Merchants, Chicago; William E. Ro'lo, Assignee.

ILLINOIS.—*Continued.*

Repub'ic, Chicago; J. R. Payson, Assignee.
State, Chicago; Norman C. Perkins, Assignee.
Winneshiek, Freeport.

KANSAS.

Missouri Valley Life, Leavenworth; E. Ballen, President.

KENTUCKY.

Clay Fire and Marine, Newport; H. W. Lope, Secretary.
Farmers and Drovers, Louisville; R. S. Veech, President.

MAINE.

Eastport Mutual, Eastport; L. G. Downes, Receiver, (Calais, Me.)
Penobscot Mutual, Bangor; Charles P. Wiggin, Secretary.
Somerset Mutual, Skowhegan; T. H. Dinsmore, Secretary.

MASSACHUSETTS.

Alliance, Boston; (in hands of old management.)
Atlantic Fire and Marine, Provincetown.
Boot Manufacturers Mutual, Boston; C. A. Grinnell, President.
Boston, Boston; Charles Allen, Receiver.
City Mutual, Boston; Edward Richards, Secretary.
Commonwealth, Boston; (in hands of old management.)
Conway Mutual, Conway; H. W. Billings, Receiver.
Faneuil Hall, Boston; K. S. Chaffee, President.
Franklin, Boston; James C. Davis, Receiver.
Howard, Boston; George Ripley, Receiver.
Manufacturers, Boston; San uel Gould, Receiver.

MASSACHUSETTS.—*Continued.*

Mechanics Mutual, Boston; Alfred Bicknell, President.
Merchants, Boston; F. Curtis, Receiver.
National, Boston; E. Whitney, Receiver.
New England Mutual, Boston; George C. Lord, President.
Neptune, Boston; George F. Osborne, Receiver.
New England Mutual Marine, Boston; George C. Lord, Receiver.
Peoples, Worcester; Augustus N. Currier, Secretary.
Revere, Boston; (in hands of old management.)
Shawmut, Boston; W. D. Denny, President.
Shoe and Leather Dealers Fire and Marine, Boston; John C. Abbott, Receiver.
Washington, Boston; Isaac Sweetser, Receiver.
Westfield Mutual, Westfield; L. R. Norton, President.
Weymouth and Braintree Mutual, Worcester; George M. Rice, President.

MICHIGAN.

Merchants Mutual, Detroit; Frank G. Russell, Receiver.
Michigan State, Adrian; William S. Wilson, Receiver.

MISSOURI.

Atlas Mutual Life, St. Louis; I. R. Herman, Receiver.
Desoto Mutual Life, St. Louis; I. R. Herman, Receiver.
Missouri Mutual Life, St. Louis; I. R. Herman, Receiver.
Columbia Mutual Life, St. Louis; L. E. Alexander, Receiver.
St. Louis Mutual Life, St. Louis; Silas Bent, Receiver.
Life Association of America, St. Louis; John F. Williams, Supt. Insurance Department.
Commercial, St. Louis; Hon. H. A. Jones, Receiver.
Kansas City Fire and Marine, Kansas City; John F. Williams, Supt. Insurance Department.
Lafayette, Lexington; William Morrison, President.
North Missouri, Macon; Wm. E. Walker, Assignee in Bankruptcy, (St. Louis, Mo.)
Phœnix, St. Louis; Webb M. Samuel, President.
St. Joseph Fire and Marine, St. Joseph; A. P. Goff, President.
St. Louis, St. Louis; J. B. S. Le Moyne, President.
United States, St. Louis; W. H. Scudder, President.
Home Mutual Fire and Marine, St. Louis; John F. Williams, Supt. Insurance Department.

NEW JERSEY.

Humbold, Newark; E. W. McClave, President.
Mechanics, Newark; W. A. Myer, President.
Washington, Plainfield; J. R. Van Deventer, President.

NEW YORK.

Asbury Life, New York; A. V. Storit, Receiver, 271 Broadway.
Atlantic Mutual Life, Albany; E. Newcomb, Receiver (appointed August 6, 1877).
Continental Life, New York; John P. O'Neill, Receiver (appointed May 10, 1877), 20 Nassau street.
Eclectic Life, New York; Philo T. Ruggles, Receiver, 29 Wall street.
Empire Mutual Life, New York; John P. O'Neill, Receiver (appointed January 4, 1879), 20 Nassau street.
Globe Mutual Life, New York; James D. Fish, Receiver (appointed May 29, 1879), 80 Wall street.
Guardian Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.

NEW YORK.—*Continued.*

North American Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.
New York State Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.
Reserve Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.
Security Life, New York; W. H. Wickham, Receiver (appointed December 13, 1876), 31 Pine street.
World Mutual Life, New York, S. W. Rosendale, Receiver (appointed March 23, 1879), address Albany.
Widows and Orphans Benefit Life, H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.
Adriatic, New York city; Wm. A. Seaver, Receiver, 187 Broadway.
Ætna, New York city; Fred'k A. Conkling, Receiver, 172 Broadway.
Arctic, New York city; Vincent Tilyou, Receiver, 71 Liberty street.
Atlantic, New York city; John D. Cocks, Receiver, 178 Broadway.
Atlantic, New York city; John D. Cocks, President, 178 Broadway.
Baltic, New York city; Wm. H. Kipp, Receiver, 231 Broadway.
Beekman, New York city; Francis M. Bixby, Receiver.
Brewers and Maltsters, New York city; Peter Ammerman, Receiver, 13 Broadway.
Columbia, New York city; E. H. Hobbs, Receiver.
Columbian Marine, New York city; George A. Osgood and J. P. Paulison, Receivers.
Commerce Fire, New York city; Duncan McDougall, President.
Corn Exchange, New York city; Wm. R. Foster, Receiver, 104 Broadway.
Farmers Joint Stock, Meridian; Marcus D. Drew, Receiver.
Firemens Fund New York city; Chas. E. Appleby, Receiver, 155 Broadway.
Homestead, Watertown; Samuel T. Woolworth, Receiver.
Holland Purchase, Batavia; George Bowen, President.
Lamar, New York city, 5 and 7 Dey street.
Manhattan, New York city; Andrew J. Smith, Receiver, 68 Wall street.
Mercantile Mutual, New York city; A. G. Montgomery, Jr., President, 35 Wall street.
Metropolitan, New York city; Chas. E. Appleby, Receiver, 155 Broadway.
New York Central, Union Springs; W. E. Hughit, President.
New York Produce Exchange, New York city; Warren Harriott, President.
Oswego and Onondaga, Baldwinsville; E. Kirby West, Receiver.
Ridgewood, Brooklyn; Wm. G. Low, Receiver.
Safeguard, N. Y. city; James Yereance, Receiver.
Security, New York city; E. H. Wooton, Receiver.
Washington, New York city; Wm. K. Lathrop, Receiver, 170 Broadway.
Washington, New York city; G. B. Satterlee, Receiver.

PENNSYLVANIA.

Central, Philadelphia; A. W. Norris, Receiver.
Enterprise, Pittsburgh; Robert Liddell, President.
Federal, Allegheny; A. McFarland, President.
German, Erie; W. Varnum, Receiver.
Lycoming Fire, Muncy; J. Beeber, Receiver.
Manayunk, Philadelphia; F. R. Shelton, President.
North Penn, North Wales; Elias K. Freed, President.
Newtown, Newtown; A. W. Norris, Receiver.
Penn Fire, Philadelphia; W. McMichael, Receiver.
Sunbury, Sunbury; Hass & Kase, Receivers.
Rochester, Beaver Co.; J. J. Wickham, Receiver.

RHODE ISLAND.

Butler Mutual, Providence; W. H. Ham, President.

Roger Williams, Providence; J. W. Davenport, President.

TENNESSEE.

Mississippi Valley, Knoxville; L. B. Eaton, President.

CANADA.

Atlantic Mutual Life, Albany, N. Y.; J. M. Taylor, Toronto, Assignee.

Globe Mutual Life, New York; W. C. Wells, Montreal, Assignee.

The Provincial Insurance Co. of Toronto; Arthur Harvey, Toronto, Assignee.

The Canada Agricultural Insurance Co. of Montreal; P. S. Ross, J. P. Fish, G. H. Dumesnil, Montreal, Assignees.

PROPORTIONS FOR CHIMNEYS.

The following table, which is taken from "Robt. Wilson's Boiler and Factory Chimneys," may be of service to engineers who are in doubt in regard to the efficiency of their chimneys. It is calculated on thoroughly sound principles, and may, we think, be relied upon:

Height of Chimney in Feet.	Pounds of Coal Burned per Hour per Square Foot of Area at Top of Chimney.	Height in Inches of Column of Water Balanced by the Draught Pressure.	Horse-power of each Square Foot of Chimney Assuming Seven Pounds of Coal per Horse-power.	Area of Top of Chimney in Feet per Horse-power for One or Two Boilers.	Area of Top of Chimney in Feet per Horse-power for Several Boilers.	Area of Flue in Feet per Horse-power.
30	78.24	.218	7.3	.146	.091	.182
40	90.35	.296	8.4	.126	.077	.155
50	101.01	.364	9.4	.113	.070	.140
60	110.65	.437	10.3	.103	.064	.129
70	119.52	.5	11.2	.095	.059	.119
80	127.77	.58	11.9	.089	.055	.111
90	135.52	.656	12.6	.084	.052	.105
100	142.85	.729	13.3	.08	.05	.100
125	159.71	.911	14.9	.071	.044	.089
150	174.96	1.09	16.3	.065	.04	.082
175	188.98	1.26	17.6	.060	.038	.075
200	202.03	1.45	18.8	.056	.035	.07
225	214.28	1.64	20.	.053	.033	.066
250	225.87	1.82	21.	.05	.031	.063
275	236.90	1.99	22.	.948	.03	.06
300	247.43	2.18	23.	.046	.028	.057

Column two shows the amount of coal burned per hour per square foot of flue-area at top of chimney, and is calculated by the following formula, $W=\frac{A\sqrt{H}}{.07}$, in which W=weight of coal burned per hour as above; A=area of chimney in square feet; H=height of chimney in feet, and .07=a constant.

Column three shows the height in inches of a column of water balanced by the draught pressure. The apparatus which is necessary to perform this experiment is very simple, and can be easily provided by any one who desires to test it.

Column four is calculated by the formula $H.\ P.=\frac{A\sqrt{H}}{.75}$;

Column five is calculated by the formula $A=\frac{.8}{\sqrt{H}}$;

Column six is calculated by the formula $A=\frac{.5}{\sqrt{H}}$; and

Column seven is calculated by the formula $A=\frac{.1}{\sqrt{H}}$; in all of which A denotes the area of flue in square feet, and H denotes the height of the chimney in feet. By means of the above formulæ the proportion of chimneys for ordinary cases may be very easily determined.

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BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCK.

The book value of capital stock is, it is superfluous to say, a just criterion from which to judge the financial condition and excellency of corporations, whether devoted to insurance or otherwise. A comparison for the past three years of the book value of all the joint stock fire insurance companies doing business in New York is given below. The proportion of surplus to a uniform capital stock of $100 presented in the exhibit, indicates at a glance how the companies stand relatively in regard to that all-important maintainer of solvency—the net surplus.

NAME OF COMPANY.	NET BOOK VALUE OF STOCK PER $100.		
	Jan. 1, 1880.	Jan. 1, 1881.	Jan. 1, 1882.
1 Glens Falls	$326.60	$366.04	$397.08
2 Pennsylvania, Philadelphia	301.77	321.22	336.39
3 Franklin, Philadelphia	339 75	335.78	329.44
4 Buffalo German	310.51	322.04	328.95
5 Fire Association	250.20	342.23	325.08
6 Eagle	251.47	300.39	302.68
7 Williamsburgh City	277.47	279.83	300.07
8 Pacific	299.52	314.34	292.50
9 Greenwich	271.87	267.23	269.05
10 Citizens, New York	262.19	264.54	267.00
11 American, Philadelphia	247.20	260.24	265.31
12 Broadway	250.20	266.56	264.23
13 Girard	285.95	282.33	255.79
14 New York Equitable	255.39	253.75	254.69
15 Jefferson	245.38	251.68	249.54
16 New York Bowery	228.98	249.19	248.45
17 Brooklyn	228.42	242.92	243.80
18 Continental	210.81	225.61	240.67
19 German-American	187.56	225.61	241.52
20 Peter Cooper	227.36	235.22	238.45
21 Kings County	228.67	236.68	237.19
22 American, New York	218.96	233.74	230.03
23 American, Newark	219.75	224.83	229.13
24 Niagara	203.49	223.67	228.07
25 Firemens, Newark	259.39	*218.92	221.91
26 Insurance Co. of North Am.	216.92	222.75	*215.32
27 Insurance Co. of State of Pa.	221.96	219.81	215.15
28 Newark Fire	241.02	234.27	214.96
29 Merchants, Newark	204.09	200.98	212.51
30 Hartford	174.83	194.23	206.63
31 Mechanics and Traders	219.08	217.60	200.19
32 United States	186.18	190.91	192.40
33 Manufacturers and Builders	191.45	196.31	186.25
34 Rutgers	187.66	184.14	185.44
35 Hanover	237.18	266.13	183.27
36 Hamilton	180.53	188.83	182.86
37 Washington, Boston	168.42	188.96	182.37
38 Germania, New York	250.55	*184.21	182.34
39 Nassau	173.50	174.67	182.13
40 Merchants, New York	179.88	172.69	180.16
41 Ætna	177.87	190.97	*178.19
42 Standard, New York	184.54	187.57	178.02
43 New Hampshire	158.49	168.58	173.24
44 Franklin and Emporium	168.22	172.71	172.80
45 Detroit	192.90	203.61	*172.28
46 Commerce	176.60	186.54	172.14
47 Agricultural	217.56	*167.03	171.56
48 City, New York	177.82	188.20	170.87
49 Stuyvesant	168.54	168.29	168.81
50 Rochester German	160.03	161.75	167.72
51 La Fayette	189.93	165.28	167.03
52 Mechanics, Brooklyn	209.06	212.99	*166 40
53 Eliot	161.80	172.69	162.21
54 Farragut	169.41	166.59	162.04
55 Home, New York	144.02	154.64	160.21
56 Globe, New York	159.12	164,53	160.02
57 Westchester	140.50	150.33	158.35
58 Watertown	155.31	164.57	158.12
59 Albany	189.76	200.97	156.27
60 Phœnix, Hartford	187.45	209.64	*155.96
61 Mercantile, Cleveland	170.63	159.84	153.14
62 Clinton	152.10	152.89	152.94
63 Traders, Chicago	126.28	144.21	152.88
64 Phenix, Brooklyn	146.70	140.14	151.16
65 Fire Insurance Company, County of Philadelphia	195.19	*151.04	150.15
66 German, Pittsburgh	155.74	147.48	150.13
67 Merchants, Providence	142.97	143.01	150.12
68 National, New York	150.75	160.77	150.09
69 Peoples, New York	169.15	152.85	*150.04
70 Commercial, New York	156.20	148.30	147.35
71 Park	144.86	154.55	147.00
72 Neptune	142.30	153.06	146.31
73 National, Hartford	160.72	170.04	*146.19
74 Mercantile Marine	149.65	152.94	145.12
75 American, Boston	145.87	151.71	144.75
76 Springfield	159.23	*136.19	143.12
77 Montauk	154.97	132.80	141.88
78 St. Paul	141.59	139.62	141.42
79 North American	132.81	143.72	140.57
80 Long Island	226.76	154.01	*140.17
81 Exchange	150.00	142.71	139.12
82 American Central	176.86	183.43	*138.92
83 Firemans Trust	150.72	142.79	138.75
84 North Western National	124.05	134.20	138.39
85 Prescott, Boston	144.46	155.87	137.24
86 New York Fire	165.09	149.35	135.83
87 American Exchange	131.27	139.70	133.23
88 Boatmans	116.61	125.88	131.90
89 Providence Washington	118.28	123.26	131.01
90 Connecticut	120.97	128,77	130.33
91 North River	130.89	128.71	128.01
92 Empire City	136.92	137.03	127.45
93 Equitable, Providence	140.33	135.63	*127.17
94 Firemens, New York	133.79	136.89	127.01
95 Importers and Traders	139.01	138.23	126.69
96 Manhattan	156.37	152.22	125.79
97 Howard	123,36	129.76	124.01
98 Manufacturers, Boston	148.19	164.97	123.47
99 New Orleans Insurance Co.	103.34	117.01	122.01
100 Firemens, Dayton	121.32	120.12	120.86
101 Orient	128.13	136.52	*117.88
102 Security	104.59	111.44	*117.56
103 Citizens, Pittsburgh	122.05	130,10	117.06
104 Union, San Francisco	116.66	122.13	116.48
105 Buffalo	110.48	103.25	115.38
106 Union, Philadelphia	108.06	120.38	113.78
107 Firemans Fund	142.06	*108.26	113.44
108 Tradesmens	134.12	127.69	113.42
109 Union, Buffalo	113.45	113.29	112.76
110 Mercantile, New York	118.41	115.08	110.27
111 Guardian, New York	111.45	111.38	110.00
112 First National	105.43	107.08	109.62
113 Peoples, Newark	118.44	110.51	109.27
114 Armenia	109.95	112.40	109.17
115 Lorillard	111.40	103.52	109.13
116 Relief	121.78	119.54	108.84
117 Sterling	114.25	112.26	*107.86
118 Firemens, Baltimore	125 95	120.14	107.78
119 Shoe and Leather	173.57	146.81	*105.95
120 Germania, Newark	101.29	105.22	105.58
121 Atlantic, Providence	107.37	100.95	104.58
122 National, Baltimore	112.47	117.18	102.89
123 Star	140.53	*121.76	103.49
124 Knickerbocker	101.76	100.82	102.13
125 Irving	103.24	109.58	101.45
126 Newark City	113.05	160.09	101.19
127 Franklin, Boston	97.68	100.74	100.76

* Capital increased during the year.

FIRE INSURANCE STOCKS AND DIVIDENDS.

DIVIDENDS OF AMERICAN FIRE INSURANCE COMPANIES FOR TWELVE YEARS.

[CORRECTED TO MAY 15, 1882.]

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Dividend—Per Cent. 1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	Cash Dividend Declared During 1882. Date.	Pr. Ct.	Net Book Value of Stock, Per $100, Jan. 1, 1882.	Latest Sale of Stock (per cent).
1819	Ætna, Hartford	$4,000,000	$100	22	22	p	22	26	24	24	22	20	20	20	19	Jan. & Apr.	9	$178.19	234
1853	Agricultural, Watertown	300,000	5	30	30	20	20	10	10	10	10	10	10	10	10	January	10	171 56	200
1811	Albany, Albany	200,000	40	20	6⅝	10	12	18	16½	17½	p	17½	15	13¾	56¾	"	5	156.27	150
1859	Allegheny, Pittsburgh	100,000	50	p	p	p	10	16	4	20	4	4	8	8	8	.....	..	130.15	120
1868	Allemannia, Pittsburgh	200,000	50	5	10	10	10	*43⅓	10	5	5	p	6	8	8	January	4	119 31	116
1818	American, Boston	300,000	100	20	25	25	p	p	p	10	10	10	10	10	10	"	5	144.75	155¾
1853	American Central, St. Louis	600,000	25	2	13	p	3⅓	5	12	5	13	13	12	14	*26	"	6	138.92	136
1855	American, Chicago	200,000	100	7	7	7	7	7	7	20	50	50	15	18½	8¼	.....	..	248.58	..
1859	American Exchange, N. Y.	200,000	100	12	12	6	10	10	10	10	10	10	10	10	10	January	5	133.13	109
1857	American, New York	400,000	50	13	17	14	14	14	15	15	15	14	11½	12½	10	"	3½	230.03	150
1846	American, Newark	600,000	5	8	8	9	9	10	10	10	10	10	10	10	10	March	10	229.13	147
1810	American, Philadelphia	400,000	100	15	15	15	p	8	8	10	10	10	10	10	10	April	5	265 31	195½
1872	Armenia, Pittsburgh	250,000	100	..	..	..	..	11	12	11	9	7	6	7	9	.....	..	109.17	100
1866	Artisans, Pittsburgh	100,000	50	13	16	4	13	11	5	12	10	10	9	8	8	.....	..	123.48	..
1847	Associated Firemens, Baltimore	200,000	5	18	6	9	7	8	10	10	10	10	10	10	10	January	5	170.85	140
1852	Atlantic, Providence	200,000	33⅓	4	12	8	p	6	12	9	5	p	3	6	6	"	3	104.59	..
1865	Boatmans F. & M., Pittsburgh	250,000	50	5	8	4	4	10	6	12	8	10	12	10	10	"	4	131.90	156
1872	Boylston Mutual, Boston	557,200	100	..	..	..	..	12	18	12	9	9	6	12	12	.....	..	131.74	155
1849	Broadway, New York	200,000	25	16	14	18	20	20	20	20	20	20	18	16	16	February	7	264.23	191
1824	Brooklyn, Brooklyn	153,000	17	20	20	20	20	30	30	20	20	20	20	20	20	January	10	243.80	195
1874	Buffalo, Buffalo	200,000	100	..	..	..	..	..	10	10	10	10	7½	8½	p	"	5	115.38	105
1867	Buffalo German, Buffalo	200,000	100	36*	8½	10	10	15	15	15	15	15	15	15	15	"	7½	328.95	200
1861	California, San Francisco	600,000	100	32	10	p	9	20	13	16	30	17	16	19	10	.....	..	124.38	140
1865	Cash, Pittsburgh	100,000	50	20	14	16	16	16	16	16	16	9	8	8	8	.....	..	166.82	120
1829	Cincinnati, Cincinnati	150,000	25	22	6	p	p	10	10	12	12	12	10	10	10	January	5	141.73	140
1836	Citizens, New York	300,000	20	33⅓	13	14	7	17	20	20	20	20	20	20	10	"	5	267.00	155
1849	Citizens, Pittsburgh	200,000	50	p	20	5	3	5	p	p	12	8	7	8	8	"	4	267.00	120
1837	Citizens, St. Louis	200,000	100	10	10	10	10	10	10	10	10	10	8	10	3	.... ..	..	174.41	113½
1833	City, New York	210,000	70	14	15	20	14	20	20	20	20	16	10	10	8	February	5	170.87	125
1850	Clinton, New York	250,000	100	14	14	14	10	17	20	20	18	12	11	10	10	January	5	152.94	145
1859	Commerce, Albany	200,000	100	10	10	5	10	10	14	16	16	16	12	10	12	Feb. & May	6	172.14	120

1850	Commercial, New York	200,000	50	10	10	11	5	13	20	25	25	18	10	10	10	January	5	147.35	100
1838	Commercial, Cincinnati	100,000	25	12	12	12	12	12	12	16	16	16	16	16	14	March	8	208.77	190
1872	Commercial, San Francisco	200,000	100	..	..	..	12	20	24	24	18	8	12	12	12	(a)	(a)	147.01	110
1850	Connecticut, Hartford	1,000,000	100	12	12	6	p	12	15	32	12	10	10	10	10	January	5	130.33	135
1852	Continental, New York	1,000,000	100	18	10	8	8½	10	9¾	11½	12½	13½	13½	13½	14	"	7.35	240.67	242
1867	Cooper, Dayton	100,000	20	2½	p	5	4	10	12½	15	15	15	15	15	15	"	5	171 88	160
1835	Delaware Mut. Safety, Phila.	360,000	25	10	10	10	p	10	10	10	10	10	10	10	10	.....	..	447.22	173
1866	Detroit, Detroit	300,000	30	10	10	p	15	10	10	15	10	10	10	10	10	January	5	172 28	125
1806	Eagle, New York	300,000	40	20	20	20	20	30	30	30	20	20	15	15	15	April	7½	302.68	232
1872	Eliot, Boston	200,000	100	..	..	..	p	5	10	10	10	10	10	10	10	"	5	162 21	127
1850	Empire City, New York	200,000	100	11	10	10	10	10	14	14	14	10	10	7	7	January	3½	127.45	83
1865	Enterprise, Cincinnati	200,000	20	p	3	5	5	12	12	12	12	11	5	10	4	Jan. & Apr.	4	113 28	102½
1859	Equitable F. & M., Providence	300,000	50	6	10	10	5	10	11	12	12	11	8	8	7	January	4	127.17	104
1853	Exchange, New York	200,010	30	4	p	5	10	10	10	20	15	10	10	10	10	February	5	139.12	105
1872	Farragut, New York	200,000	50	..	..	3½	10	10	12½	15	15	15	15	15	12	January	6	162.04	125
1820	Fire Association, Philadelphia	500,000	50	..	..	16	20	24	28	40	40	40	40	40	40	"	20	325.08	650
1832	Fire Ins. Co., County of Phila.	200,000	100	6	6	6	6	6	10	10	10	10	10	10	8	"	5	151.15	165
1863	Firemans Fund, San Francisco	750,000	100	16	7½	p	6	21	21	13	22	22	20	15	12	Jan. & Apr.	6	113.44	130
1859	Firemans Trust, Brooklyn	150,000	10	10	10	10	10	10	12	12	12	11	11	10	10	January	5	138.75	112
1825	Firemens, Baltimore	378,000	18	22	22	22	22	22	22	22	22	32	19	15	12	"	4	107 78	111
1872	Firemens, Boston	300,000	100	..	..	..	p	5	10	10	10	10	10	10	10	.....	..	227.97	182¾
1832	Firemens, Cincinnati	100,000	20	30	10	20	15	15	15	19½	16	12	12	12	11½	Jan. & Apr.	5	156.63	150
1856	Firemens, Dayton	250,000	20	21	10	9	8	11	10	10	12½	10	10	10	10	"	5	120.86	150
1825	Firemens, New York	204,000	17	20	10	5	5	13	18½	15	12	10	8½	7	8½	January	3½	127.01	90
1855	Firemens, Newark	500,000	20	14	14	14	14	14	10	12	12	12	12	12	12	"	6	221.91	..
1868	First Nat., Worcester, Mass.	200.000	100	3½	p	p	6	8	10	10	60*	9	3	3	3	February	3	109.62	90
1874	Forest City, Rockford, Ill.	100,000	100	..	..	..	..	..	p	10	10	5	5	4	10	January	5	118.18	150
1879	Franklin & Emporium, N. Y.	200,000	100	..	..	..	..	..	..	..	..	..	7	11	11	"	6	172.80	120
1873	Franklin, Boston	200,000	100	..	..	..	..	5	10	10	10	3	3	p	p	.....	..	100.74	..
1864	Franklin, Columbus	200,000	20	10	10	10	10	10	10	10	10	10	10	8	8	January	4	123 51	115
1836	Franklin, Louisville	200,000	50	10	10	11	12	12	12	12	10	10	10	55*	9	"	5	114.15	105
1829	Franklin, Philadelphia	400,000	100	35	32	32	32	32	32	32	32	32	32	32	32	Jan. & Apr.	16	329.44	500
1872	German American, New York	1,000,000	100	..	..	..	4	10	10	10	10	10	10	10	12	January	6	241 52	197½
1873	German American, Pittsburgh	100,000	50	..	..	..	..	..	6	10	4	3	5	4	6	"	3	119 02	100
1865	German, Baltimore	500,000	10	p	5	10	10	10	10	10	10	13⅓	10	10	10	"	5	144.22	100
1865	German, Freeport, Ill.	200,000	100	..	..	10	10	10	5	10	10	10	13	13	12½	"	16½	207.64	200
1859	Ger. Ins. & Sav. Inst. Quincy, Ill.	113,400	100	12	12	12	12	12	12	12	12	14	12	14	14	.....	..	153 95	137½
1876	German, Peoria, Ill.	100,000	100	..	..	..	..	..	..	..	6	6	6	8½	10	April	10	113.60	120
1871	German, Philadelphia	100,000	50	..	..	5	5	6	6	8	8	7	6	6	6	January	3	155 24	120
1862	German, Pittsburgh	200,000	50	..	..	..	..	..	6	12	12	12	12	12	12	"	12	140.92	194
1867	German, Wheeling	100,000	100	p	*10	*17½	*10	*10	*25	3	10	10	8	9	8	"	3	137.34	105
1864	Germania, Cincinnati	100,000	20	10	11	12	12	12	12	12	12	12	3	6	8	"	4	117.19	110
1859	Germania, New York	1,000,000	50	10	10	10	10	10	10	30	30	22	14	12	10	"	5	182 34	150
1853	Girard, Philadelphia	300,000	100	5	10	10	10	21	12	25	20	20	20	20	20	Jan. & Apr.	15	255.79	300
1849	Glens Falls, Glens Falls	200,000	10	10	10	10	10	10	10	10	10	10	10	10	10	January	5	397.08	200
1865	Globe, Cincinnati	100,000	20	30	10	15	15	18	12	12	12	11	6	8	8	Jan. & Apr.	4	115.28	105

* Includes stock dividend applied to capital. *a* Dividends payable one per cent monthly. *p* No dividend declared.

FIRE INSURANCE STOCKS AND DIVIDENDS—*Continued.*

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Dividend—Per Cent. 1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	Cash Dividend Declared During 1882. Date.	Pr. ct.	Net Book Value of Stock, Per $100, Jan. 1, 1882.	Latest Sale of Stock (per cent).
1863	Globe, New York	$200,000	$50	11	11	12½	12½	15	18	20	20	10	10	10	10	January	5	$160.02	120
1834	Greenwich, New York	200,000	25	20	22	28	29	50	55	40	40	30	30	30	30	"	7½	269.05	286
1865	Guardian, New York	200,000	100	10	10	8½	p	10	10	10	10	7	7	6½	6	"	3	110.00	70
1852	Hamilton, New York	150,000	15	21	10	17½	20	20	20	20	20	15	12½	12½	10	"	5	182.86	120
1852	Hanover, New York	1,000,000	50	10	8½	10	10	10	10	10	10	10	20	10	10	"	5	183.27	149
1810	Hartford, Hartford	1,250,000	100	20	20	p	5	17½	20	20	18	20	20	20	20	"	10	206.63	305
1871	Hekla, Madison	200,000	100	p	10	10	10	10	10	10	10	10	10	10	10	"	10	120.01	..
1863	Home, Columbus	200,000	8	10	10	p	p	20	15	10	10	5	p	p	2½	.....	..	133.33	60
1864	Home Mutual, San Francisco	300,000	100	2	p	p	2½	12½	10	9	13	12	12	12	12	a	5	166.56	134
1853	Home, New York	3,000,000	100	35*	10	5	p	10	30*	10	10	10	10	10	10	January	5	160.21	155
1825	Howard, New York	500,000	50	12	9½	p	7½	10	12	12	12	10	5	10	10	"	5	124.01	97
1871	Humboldt, Allegheny	100,000	50	..	..	..	8	8	p	26	12	8	6	6	6	"	3	103.48	90
1859	Importers & Traders, N. Y.	200,000	50	10	10	10	4	15	12	12	12	10	10	10	10	"	5	126.69	100
1792	Ins. Co. of N. America, Phila.	3,000,000	10	20	20	20	p	20	20	20	20	20	20	20	20	"	10	215.32	330
1794	Ins. Co. of State of Pa., Phila.	200,000	200	12	12	12	p	12	12	12	12	12	12	12	11	"	5	215.15	165
1872	Irving, New York	200,000	100	..	..	..	7	10	10	10	13	10	8½	7	10	.....	..	101.49	70
1824	Jefferson, New York	200,000	30	10	10	10	10	10	10	10	10	15	15	15	10	March	5	249.54	160
1855	Jefferson, Philadelphia	100,000	50	6	6	6	6	10	10	10	10	10	10	10	10	May	5	238.60	201
1856	Jersey City, Jersey City	200,000	50	13	16	16	18	17	21	20	12	10	5	7	6	January	3	114.38	100
1867	Kenton, Covington, Ky.	200,000	115	†	5	10	10	8½	10	14	14	12	9	8	8	"	4	114.64	125
1858	Kings County, Brooklyn	150,000	20	10	10	10	10	20	20	20	20	20	20	20	20	"	10	237.19	210
1787	Knickerbocker, New York	280,000	40	20	15	20	20	20	20	10	10	5	5	p	p	.....	..	102.15	65
1856	La Fayette, Brooklyn	150,000	50	5	p	10	10	10	20	20	20	16	14	10	10	January	5	167.03	115
1833	Long Island, Brooklyn	300,000	100	14	14	15	15	15	16	20	16	16	13	6⅔	20	"	10	140.17	105
1871	Lorillard, New York	300,000	25	..	..	..	7	10	10	10	10	10	8	8	8	.....	..	109.13	62½
1872	Louisville, Louisville	100,000	100	..	..	..	18	16	16	16	16	16	16	16	16	January	8	164.35	170
1872	Louisville Germania, Louisville	100,000	100	..	..	..	12	12	12	12	10	9	8	8	8	"	4	109.82	100
1873	Lumbermens, Philadelphia	250,000	25	..	..	..	..	..	6	6	6	6	6	6	6	"	3	151.38	144
1872	Manhattan, New York	250,000	100	..	..	..	10	10	14	14	20	10	10	10	10	"	5	125.79	82½
1870	Manufacturers & Builders, N.Y.	200,000	100	..	..	5	10	10	10	11	12	12	12	12	12	"	4	186.25	111
1865	Manufrers & Merchants, Pitt.	250,000	50	16⅔	16⅔	16⅔	28	29	19	24	17	16	13½	13½	10	.....	..	125.59	145
1873	Manufacturers F. & M., Boston	500,000	100	..	..	..	..	5	10	10	10	10	10	10	10	.....	..	123.47	109¾
1873	Manufacturers, Newark	200,000	50	..	..	..	..	3	6½	7	7	7	6½	6	6	January	3	112.87	80
1853	Mechanics & Traders, N. Y	200,000	25	16	18	20	20	20	30	30	30	20	20	12	14	"	6	200.19	145
1857	Mechanics, Brooklyn	250,000	50	10	10	10	10	10	10	20	20	20	20	14	12	"	5	166.40	150
1854	Mechanics, Philadelphia	250,000	25	10	10	20	10	20	12	16	16	16	8	10	6	April	5	133.36	168
1871	Mercantile, Cleveland	200,000	100	..	..	5	10	10	12½	15	15	10	10	15	10	January	5	153.14	110

1893	Mercantile F. & M., Boston...	400,000	100	15	15	7	10	10	16	16	9	10	10	10	10	.....	..	145.12	140¼
1852	Mercantile, New York.....	200,000	50	10	11	5	5	10	10	10	10	10	10	10	8	January	4	110.27	80
1838	Merchants & Man., Cincinnati	150,000	20	15	15	15	15	15	15	15	15	13½	10	12	12	"	6	169.63	145
1850	Merchants, New York.....	200,000	50	20	20	20	7	17	20	20	20	16	13	10	10	"	5	180.16	114½
1858	Merchants, Newark.....	400,000	25	10	10	10	12	12	12	12	12	12	12	12	12	"	6	212.51	150
1851	Merchants, Providence.....	200,000	50	8	8	10	✗	12	12	12	12	7	8	8	6	"	3	150.12	102
1858	Meriden, Meriden.....	200 000	66⅔	✗	✗	✗	✗	12	14	12	12	6	5	3	✗	"	4	124.09	70
1874	‡ Met'politan Plate Glass, N.Y.	100,000	100	..	..	..	..	3½	7½	7	7½	5	10	10	10	"	5	126.72	125
1854	Monongahela, Pittsburgh.....	175,000	50	8	..	11	10	9	11	8	7	7	7	8	8	.....	..	116.12	..
1857	Montauk, Brooklyn	200,000	50	17	12	20	20	20	20	20	15	10	10	10	5	January	5	141 88	118
1852	Nassau, Brooklyn.....	200,000	50	25	10	25	20	20	20	25	20	20	20	14	14	"	7	182.13	158
1866	National, Allegheny.....	100,000	50	8	8	8	23	10	✗	✗	4	6	3	6	8	.....	..	134.47	110
1849	National, Baltimore.....	200,000	10	20	29	20	20	20	20	20	11	12½	12	10	10	January	5	102.89	117
1851	National, Cincinnati.....	100,000	100	10	10	10	10	12	12	12	12	11	10	10	10	"	5	157.76	140
1871	National, Hartford.....	1,000,000	100	..	..	4	6	18	18	18	15	12	12	12	12	"	5	146.19	135
1838	National, New York.....	200,000	37½	12	12	5	✗	10	12	16	14	10	10	10	10	"	5	150.09	113
1872	Neptune, Boston.....	300,000	100	..	..	..	10	10	10	10	10	10	10	10	10	April	5	146 31	120
1869	New Hampshire, Manchester.	500,000	50	8	8	8	8	8	8	8	8	8	8	8	8	January	4	173.24	160
1833	New York Bowery, New York.	300,000	25	10	20	20	20	20	30	20	20	20	20	20	20	"	10	248.45	210
1823	New York Equitable, N. Y...	210,000	35	18	20	20	20	20	20	20	20	20	15	10	10	"	3½	254.69	140
1832	New York Fire, New York....	200,000	100	16	16	16	18	20	20	20	17	14	12	10	10	February	5	135.83	100
1857	Newark City, Newark.....	200,000	50	8	10	10	10	10	10	10	8½	7	7	3½	✗	.....	..	101.16	100
1810	Newark Fire, Newark.....	250,000	5	8	8	8	8	9	9	10	10	10	10	10	10	January	10	214 96	140
1850	Niagara, New York.....	500,000	50	10	3½	✗	10	10	10	10	12	12	12	14	14	"	7	228.07	184
1872	North American, Boston.....	200,000	100	..	..	..	✗	10	10	10	10	10	10	10	10	April	5	140.57	120
1822	North River, New York.....	350,000	25	10	10	10	12	12	12	12	11	10	8	8	8	"	4	128.01	110
1869	Northwestern National, Mil...	600,000	100	✗	*6½	✗	*11	*17	10	10	5	6	10	8	10	January	5	138.39	137½
1865	Ohio, Dayton.....	200,000	20	*25	*12½	*25	*18½	*12	*8	*4	7½	10	10	10	10	.....	..	113.58	140
1867	Orient, Hartford.....	1,000,000	100	✗	✗	✗	✗	15	12	12	8	11	10	10	10	January	4	117.88	120
1851	Pacific, New York.....	200,000	25	16	20	20	20	30	30	30	20	30	20	20	20	"	8	292.50	200
1853	Park, New York.....	200,000	100	10	11	14	18	20	20	20	20	12	12	12	12	"	6	147.00	126
1862	Peabody, Baltimore.....	127,500	25	12	12	12	12	12	12	12	12	12	10	10	10	"	5	289.94	..
1825	Pennsylvania, Philadelphia...	400,000	100	15	15	15	✗	✗	10	10	10	10	10	10	10	March	5	336.39	210
1854	Pennsylvania, Pittsburgh.....	120,000	50	7	✗	4	6	12	10	4	8	2	7	8	8	January	3	139.24	112
1865	Peoples, Middletown, Conn...	101,500	100	10	10	10	10	10	10	10	10	10	10	10	10	.....	..	218.19	110
1851	Peoples, New York.....	200,000	50	18	6	12	14	18	20	20	18	12	12	11	10	January	5	150.04	120
1866	Peoples, Newark.....	300,000	100	10	10	10	12	14	10	10	10	9	10	4	✗	.....	..	109.27	100
1862	Peoples, Pittsburgh.....	100,000	50	15	6	3	16	12	12	12	12	12	12	12	12	January	6	207.26	200
1853	Peter Cooper, New York.....	150,000	20	11	12	12	16	20	20	20	20	20	20	18	20	"	10	238.45	190
1853	Phenix, Brooklyn.....	1,000,000	50	11	12	10	10	10	15	20	20	15	10	10	10	"	5	151.16	148½
1854	Phœnix, Hartford.....	2,000,000	100	25	25	✗	✗	25	27½	37½	20	20	20	20	21	Jan. & Apr.	7	155.96	212
1851	Pittsburgh, Pittsburgh.....	100,000	50	22	10	20	10	28	20	20	20	16	16	16	16	"	8	237.91	250
1867	Potomac, Baltimore.....	100,125	5	10	4	4	8	8	8	8	8	8	6	8	8	"	4	141.55	..
1872	Prescott, Boston.....	200,000	100	..	..	..	✗	5	10	10	10	10	10	10	16	April	5	137.24	107
1799	Providence-Washington, Prov.	400,000	50	12	4	✗	✗	✗	13	12	7	✗	4½	10	8	January	4	131.01	125
1867	Reading, Reading.....	225,000	10	10	5	8	5	10	6	9	10	6	8	8	8	"	4	143.51	130

* Includes stock dividends applied to capital. † Dividends applied to capital. ‡ Devoted solely to insurance against breakage of plate glass.
✗ No dividend declared. *a* Dividends payable one per cent monthly.

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FIRE INSURANCE STOCKS AND DIVIDENDS—*Continued.*

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Dividend—Per Cent. 1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880	1881.	Cash Dividend Declared During 1882. Date.	Pr. ct.	Net Book Value of Stock, Per $100, Jan. 1, 1882.	Latest Sale of Stock (per cent).
1841	Reliance, Philadelphia	$300,000	$50	3	8	8	8	8	8	8	8	8	8	8	8	.....	..	$192.47	162
1855	Relief, New York	200,000	50	11	11	10	5	10	10	10	10	10	10	10	10	January	5	108.84	90
1872	Rochester German, Roch.N.Y.	200,000	50	..	..	..	7	25*	10	10	10	10	12	10	10	February	5	167.72	130
1866	Rockford, Rockford, Ill	100,000	100	4	4	20	22½	30	30	35	40	40	65	130	35	"	10	360.81	350
1853	Rutgers, New York	200,000	25	16	16	20	20	20	20	25	20	20	20	20	14	January	7	185.44	150
1841	Security, New Haven	200,000	50	12	12	12	6	4	11	11	10	7	4	℘	℘	.....	..	117.56	..
1872	Shoe and Leather, Boston	600,000	100	..	..	..	℘	10	10	10	10	10	10	*43⅓	10	.....	..	105.95	100
1835	Spring Garden, Philadelphia	400,000	50	12	12	12	12	112*	12	14	16	16	16	16	16	January	8	207.72	270
1849	Springfield F. & M., Springf'd.	1,000,000	100	10	14	8	9	11	10	10	10	10	10	10	10	"	5	143.12	165
1865	St. Paul F. & M., St. Paul	400,000	100	℘	℘	12	12	12	12	11	10	10	10	10	10	.....	..	141.42	110
1859	Standard, New York	200,000	50	23⅓	10½	15¼	6	15	11¾	11½	12⅜	6¼	19¾	12½	12	January	3½	178.02	122
1868	Standard, Trenton	100,000	100	℘	℘	℘	℘	℘	8	8	8	℘	5	5	℘	.....	..	121.93	..
1864	Star, New York	500,000	100	10	10	10	5	10	12½	15	17½	12½	12	10	9	.....	..	103.43	78¼
1864	Sterling, New York	350,000	100	10	10	10	10	10	10	10	10	10	8½	7	℘	.....	..	107.86	60
1850	Stuyvesant, New York	200,000	25	15	5	12	13	16	20	20	16	14	10	10	10	January	5	168.81	133
1871	Teutonia, Allegheny	125,000	50	..	..	..	8	25	13⅓	18⅓	16	13	12	8⅔	8	"	4	122.49	119
1865	Teutonia, Dayton	100,000	20	10	20	63*	12½	15	15	15	15	15	15	15	15	"	7½	262 82	200
1870	Teutonia, Philadelphia	200,000	100	..	..	6	3	3	6	6	6	6	3	6	6	.....	..	120.81	..
1865	Traders, Chicago	500,000	100	℘	℘	℘	10	12	12	12	12	9	8½	9	10	Jan. & Apr.	5	152.88	130
1858	Tradesmens, New York	300,000	25	14	14	14	10	10	20	20	20	10	10	10	10	.....	..	113.42	85
1874	Union, Buffalo	100,000	100	..	..	..	..	..	8	10	10	10	3	9	8	January	4	112 76	105
1860	Union, Louisville	100,000	50	..	..	..	..	..	10	10	10	10	10	10	10	"	5	156.89	122
1804	Union, Philadelphia	500,000	10	6	6	℘	℘	℘	10	8	14	8	8	8	8	January	4	113.78	150
1865	Union, San Francisco	750,000	100	15	10	3	17	23	17	21	24	22	15	15	12	"	3	116.48	127½
1860	United Firemens, Philadelphia	200,000	10	..	..	11	10	10	10	14	14	14	12	12	℘	.....	..	80.72	200
1824	United States, New York	250,000	25	14	14	14	14	14	16	16	16	12	11	10	10	January	5	192.40	130
1832	Virginia F. & M., Richmond	250,000	25	10	10	12	14	16	16	16	16	13	12	11	11	.....	..	161.13	..
1866	Yirginia Home, Richmond	200,000	25	16	5	10	15	10	10	12	12	8	8	8	8	.....	..	113.08	111
1856	Virginia State, Richmond	200,000	25	10	10	10	10	10	10	10	10	10	10	10	10	January	5	121.07	134
1872	Washington, Boston	400,000	100	..	..	..	..	5	10	*43⅓	10	10	10	10	10	April	5	182.37	158¼
1867	Watertown, Watertown, N. Y.	200,000	100	10	15	16	20	10	10	10	10	10	10	10	10	January	10	158.12	160
1837	Westchester, New York	300,000	10	..	7	8½	10	35*	35*	10	10	10	10	10	10	February	5	158.35	121
1872	Western, Louisville	100,000	100	..	..	..	12½	14	16	16	6	4	8	8	8	January	4	130.69	110
1849	Western, Pittsburgh	225,999	50	14	12	18	18	16	14	14	14	8	10	12	11	May	6	132.58	160
1853	Williamsburgh City, Brooklyn	250,000	50	10	10	10	10	12	20	20	20	20	20	20	20	January	10	300.07	263

* Includes stock dividend applied to capital. ℘ No dividend declared.

GENERAL SHORT RATE TABLE FOR CANCELING POLICIES.

SHOWING PERCENTAGE OF PREMIUM TO BE RETURNED TO THE ASSURED.

Unexpired Term of Policy In Months.	On One Year Policies Return.	On Two Year Policies Return.	On Three Year Policies Return.	On Four Year Policies Return.	On Five Year Policies Return.
1 month to run	5 per cent.	2½ per cent.	2 per cent.	1 per cent.	1 per cent.
2 months to run	10 "	5 "	3½ "	2½ "	2 "
3 " "	15 "	7½ "	5 "	4 "	3 "
4 " "	20 "	10 "	7 "	5 "	4 "
5 " "	25 "	12½ "	8½ "	6 "	5 "
6 " "	30 "	15 "	10 "	7½ "	6 "
7 " "	40 "	17½ "	12 "	9 "	7 "
8 " "	50 "	20 "	13½ "	10 "	8 "
9 " "	60 "	22½ "	15 "	11 "	9 "
10 months to run	70 per cent.	25 per cent.	17 per cent.	12½ per cent.	10 per cent.
11 " "	80 "	27½ "	18½ "	14 "	11 "
12 " "	.....	30 "	20 "	15 "	12 "
13 " "	.....	35 "	22 "	16 "	13 "
14 " "	.....	40 "	23½ "	17½ "	14 "
15 " "	.....	45 "	25 "	19 "	15 "
16 " "	.....	50 "	26½ "	20 "	16 "
17 " "	.....	55 "	28 "	21 "	17 "
18 " "	.....	60 "	30 "	22½ "	18 "
19 " "	.....	65 "	33 "	24 "	19 "
20 months to run	.....	70 per cent.	36½ per cent.	25 per cent.	20 per cent.
21 " "	.....	75 "	40 "	26 "	21 "
22 " "	.....	80 "	43 "	27½ "	22 "
23 " "	.....	87 "	46½ "	29 "	23 "
24 " "	.....	.....	50 "	30 "	24 "
25 " "	.....	.....	53 "	32½ "	25 "
26 " "	.....	.....	56½ "	35 "	26 "
27 " "	.....	.....	60 "	37½ "	27 "
28 " "	.....	.....	63 "	40 "	28 "
29 " "	.....	.....	66½ "	42½ "	29 "
30 months to run	.....	.....	70 per cent.	45 per cent.	30 per cent.
31 " "	.....	.....	73 "	47½ "	32 "
32 " "	.....	.....	76½ "	50 "	34 "
33 " "	.....	.....	80 "	52½ "	36 "
34 " "	.....	.....	83 "	55 "	38 "
35 " "	.....	.....	90 "	57½ "	40 "
36 " "	.....	.....	.....	60 "	42 "
37 " "	.....	.....	.....	62½ "	44 "
38 " "	.....	.....	.....	65 "	46 "
39 " "	.....	.....	.....	67½ "	48 "
40 months to run	.....	.....	.....	70 per cent.	50 per cent.
41 " "	.....	.....	.....	72½ "	52 "
42 " "	.....	.....	.....	75 "	54 "
43 " "	.....	.....	.....	77½ "	56 "
44 " "	.....	.....	.....	80 "	58 "
45 " "	.....	.....	.....	82 "	60 "
46 " "	.....	.....	.....	86 "	62 "
47 " "	.....	.....	.....	92 "	64 "
48 " "	.....	.....	.....	.....	66 "
49 " "	.....	.....	.....	.....	68 "
50 months to run	.....	.....	.....	.....	70 per cent.
51 " "	.....	.....	.....	.....	72 "
52 " "	.....	.....	.....	.....	74 "
53 " "	.....	.....	.....	.....	76 "
54 " "	.....	.....	.....	.....	78 "
55 " "	.....	.....	.....	.....	80 "
56 " "	.....	.....	.....	.....	82 "
57 " "	.....	.....	.....	.....	85 "
58 " "	.....	.....	.....	.....	89 "
59 " "	.....	.....	.....	.....	94 "

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EXAMPLE.—Suppose a "three year" policy, premium $60, having six months to run, is to be canceled, we find in table that 10 per cent of premium is to be returned—10 per cent of $60 = $6.

TABLE OF SHORT RATES FROM 20c. TO $5.00.

Time to Run.	Annual Rate.																												
	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	1.00	1.10	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75	4.00	5.00
2 ds.	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	5	6	7	8	8	9	10	11	12	13	13	17
5 ds.	2	2	2	2	3	3	3	4	4	4	5	5	5	6	6	7	7	8	10	12	13	15	17	18	20	22	23	25	27	33
10 ds.	2	3	3	4	4	5	5	6	6	7	7	8	8	8	9	10	11	13	15	18	20	23	25	28	30	33	35	38	40	50
15 ds.	3	4	4	5	5	6	7	7	8	9	9	10	11	11	12	13	15	17	20	23	27	30	33	37	40	43	47	50	53	67
20 ds.	4	5	5	6	7	8	8	9	10	11	12	13	13	14	15	17	18	21	25	29	33	38	42	45	50	54	58	63	67	83
1 mo	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	20	22	25	30	35	40	45	50	55	60	65	70	75	80	1.00
1½ m	5	6	8	9	10	12	13	14	15	17	18	19	20	21	23	25	27	31	38	42	50	56	62	68	75	82	88	94	1.00	1.25
2 mo	6	7	9	11	12	14	15	17	18	20	21	23	24	26	27	30	33	38	45	53	60	68	75	83	90	98	1.05	1.13	1.20	1.50
2½ m	7	9	11	12	14	16	18	19	21	23	25	26	28	30	33	35	38	44	52	61	70	79	88	96	1.05	1.14	1.23	1.31	1.40	1.45
3 mo	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	40	44	50	60	70	80	90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	2.00
4 mo	10	12	15	18	20	23	25	28	30	33	35	38	40	43	45	50	55	63	75	88	1.00	1.13	1.25	1.38	1.50	1.63	1.75	1.88	2.00	2.50
5 mo	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	60	66	75	90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	3.00
6 mo	14	17	21	25	28	32	35	39	42	46	49	53	56	60	63	70	77	88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63	2.80	3.50
7 mo	15	19	23	26	30	34	38	41	45	49	53	56	60	64	68	75	83	94	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.44	2.63	2.81	3.00	3.75
8 mo	16	21	24	28	32	36	40	44	48	52	56	60	64	68	72	80	94	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00	3.20	4.00
9 mo	17	22	26	30	34	38	43	47	51	55	60	64	68	73	77	85	99	1.06	1.28	1.49	1.70	1.91	2.13	2.34	2.55	2.76	2.98	3.19	3.40	4.25
10 mo	18	23	27	32	36	41	45	50	54	59	63	68	72	77	81	90	90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.92	3.15	3.38	3.60	4.50
11 mo	19	24	29	33	38	43	48	52	57	62	67	71	76	81	86	95	1.05	1.19	1.43	1.66	1.90	1.14	2.38	2.61	2.85	3.09	3.33	3.56	3.80	4.75

The NATIONAL FIRE INSURANCE COMPANY, in the City of New York, was incorporated in 1838, and for forty-four years has transacted the business of Fire Insurance to the satisfaction of its policyholders and profit of its stockholders. The officers of the Company claim that their sworn statements give the exact condition of the Company, and endeavor to so manage its affairs that a NATIONAL policy is equal to any that can be secured. The main office of the Company is located at No. 60 WALL STREET.

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INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS THEREIN.

THE several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute assented to April 28, 1877 (40 Victoria, Chap. 42), which, with the Act 38 Victoria, Chap. 20, contains all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under these acts no company can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every company must deposit with the Receiver General, as follows:

Canadian Fire and Marine Companies	$50,000	Canadian Marine Companies	$50,000
Foreign Fire and Marine Companies	100,000	Foreign Marine Companies	100,000
Canadian Fire Companies	50,000	Life Insurance Companies, both Canadian and Foreign	50,000
Foreign Fire Companies	100,000		

It is provided, however, that in case of any life company incorporated elsewhere than within Canada, when its liabilities to policyholders in Canada, including the full reserve or re-insurance value of all its Canada policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada are to be valued according to the Actuaries' table of mortality and 4½ per cent interest.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum not exceeding eight thousand dollars shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

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BUSINESS OF CANADIAN COMPANIES.

The following tables present a comparative exhibit of receipts and disbursements in 1879, 1880 and 1881, together with assets and surplus at the end of each year, of all companies doing business in the Dominion of Canada:

Name and Location of Company, with Names of Officers.	Year.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Dividends	Expenses.	Total Disbursements.
ANCHOR MARINE, Toronto	1881	$143,430	$151,970	$68,294	(‡)	$18,613	$3,621	$29,879	.....	$9,429	$65,673
W. P. Howland, Pres., Hugh Scott, Sec.	1880	58,320	96,622	87,049	(‡)	70,136	2,790	72,925	4,796	9,448	101,208
	1879	49,055	155,648	92,539	14,054	71,015	6,236	77,251	4,796	21,429	97,555
BRITISH AMERICA, Toronto	1881	500,000	1,332,285	673 284	159,091	969,503	51,550	1,024,109	49,811	288,457	1,069,455
Peter Paterson, Gov., Louis H. Boult, Manager.	1880	500,000	1,411,237	696,000	215,237	1,023,065	53,759	1,081,118	49,945	295,298	1,037,599
	1879	500,000	1,341,938	652,540	189,398	841,235	40,323	885,700	49,921	244,444	782,021
CANADA FIRE AND MARINE, Hamilton†	1881	100,200	133,632	133,332	(‡)	192,893	7,458	200,352	.....	57,757	206,831
Charles Cameron, Managing Director.	1880	100,000	143,729	113,369	(‡)	167,609	9,016	176,625	.....	45,173	165,892
	1879	96,750	129,379	123,049	(‡)	141,378	9,605	150,983	.....	42,018	146,724
CITIZENS, Montreal	1881	256,190	247,511	173,784	(‡)	100,872	4,439	108,365	.....	37,007	126,065
Gerald E. Hart, Manager.	1880	256,100	205,593	115,133	(‡)	87,041	4,832	94,432	.....	30,637	86,311
	1879	245,639	218,778	151,132	(‡)	89,718	4,250	95,500	.....	30,302	101,500
DOMINION, Hamilton*	1881	86,719	71,672	26,540	(‡)	34,371	3,004	37,375	.....	a 37,530	92,111
C. John Harvey.	1880	69,213	85,411	49,240	(‡)	70,389	3,671	74,059	.....	24,081	73,054
	1879	68,688	87,453	41,845	(‡)	66,357	4,121	70,477	.....	21,403	55,426
LONDON MUTUAL	1881	Mutual	286 879	245,026	41,853	122,189	1,559	126 068	.....	28,938	123,570
D. Macdonald, Sec.	1880	Mutual	292,161	239,572	52,589	106,602	1,406	109,347	.....	27,944	105,042
	1879	Mutual	297,131	258,741	38,390	92,987	2,017	97,715	.....	26,199	111,231
MERCHANTS MARINE, Montreal*	1881	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
J. K. Oswald, General Manager.	1880	100,000	119,224	119,063	(‡)	90,783	3,557	94,340	5,000	• 20,779	97,325
	1879	100,000	128,599	21,992	6,607	91,833	3,404	95,236	.....	20,959	80,204
QUEBEC, Quebec	1881	371,945	141,178	41,066	(‡)	49,286	18,333	79,079	16,592	15,998	425 033
J. G. Clapham, Pres.	1880	325,000	443,907	37,500	81,407	62,560	21,142	91,596	33,610	13,034	79,013
	1879	325,000	382,556	43,356	14,200	60,600	23,775	86,012	32,737	11,584	67,631
ROYAL CANADIAN, Montreal	1881	300,000	509,283	187,827	21.455	288,658	20,257	318,991	12,500	69,916	319,018
Arthur Gagnon, Sec.	1880	300,000	513,839	186,684	27,155	273,741	14,077	28,788	12,300	78,493	255,556
	1879	300,000	530,133	193,258	36,875	467,352	23,555	490,907	15,000	393,200	855,100
SOVEREIGN, Toronto	1881	118,440	148,125	125,700	(‡)	119,363	7,353	126,774	6,234	40,818	154,095
Hon. Alex. Mackenzie, Pres., F. A. Ball, Manager.	1880	112,000	174,040	119,049	(‡)	121,723	6,948	129,130	.....	37,070	126,011
	1879	77,093	139,549	115,968	(‡)	63,695	5,663	69,438	.....	31,963	90,740
WESTERN, Toronto	1881	400,000	1,380,324	733,885	246,439	1,271,864	54,313	1,330,705	60,000	349,003	1,384,305
J. J. Kenny, Managing Director.	1880	400,000	1,405,656	691,926	313,730	1,136,336	61,169	1,197,865	60,000	307,465	1,170,539
	1879	400,000	1,346,249	584,571	361,678	860,758	60,540	921,667	60,000	241,813	801,887

* This company has retired from business. † Has re-insured its risks. ‡ Capital stock impaired. a Of this amount $26,202.08 is for re-insurance.

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BUSINESS OF BRITISH COMPANIES.

NAME OF COMPANY AND PRINCIPAL AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
COMMERCIAL UNION	1881	$157,035	$206,630	$49,595	$277,885	$5,215	$283,101	$203,594	$64,418	$268,012
Fred Cole, Agent, Montreal.	1880	129,003	118,796	10,207	231,607	4,769	236,376	103,516	46,374	149,891
	1879	125,630	114,755	20,875	100,264	4,760	195,033	129,527	38,438	165,964
*FIRE INSURANCE ASSOCIATION	1881	120,823	46,826	73,997	72,724	4,000	76,724	6,803	20,677	27,481
William Robertson, Montreal.	1880	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
	1879	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
GUARDIAN	1881	100,343	37,615	62,727	64,914	5,017	69,931	58,965	15,054	74,019
Robert Simms & Co. and G. Denholm, Agents, Montreal.	1880	100,344	40,691	59,653	62,745	4 185	66,630	23,038	14,059	37,698
	1879	100,344	40,926	59,418	50,253	7,027	57,280	40,661	9,534	50,195
IMPERIAL	1881	119,327	110,848	8,478	170,486	5,017	175,503	130,320	35,737	166,057
W. H. Rintoul, Agent, Montreal.	1880	116,636	95,197	21,540	154,103	5,443	159,146	49,202	32,272	82,175
	1879	121 355	96,832	24,529	140,449	5,558	155,007	82,703	28,870	111,630
LANCASHIRE	1881	123,862	146,569	22,707	197,980	5,117	203,097	137,929	44,659	182,589
S. C. Duncan Clark, Agent, Toronto.	1880	122,815	111,170	11,639	184,144	4,344	188,489	87,433	46,309	133,743
	1879	190,920	116,117	74,755	161,064	12,169	173,233	90,180	36,699	126,880
LIVERPOOL AND LONDON AND GLOBE	1881	884,761	168,328	716,432	157,564	53,415	213,337	142,154	39,857	182,012
G. F. C. Smith, Montreal.	1880	948,179	165,120	783 059	155,879	52,166	212,168	54,702	37,421	92,124
	1879	930,825	158,369	778,456	157,617	40,154	200,121	76,429	39,411	117,840
LONDON AND LANCASHIRE	1881	115,338	16,329	99,008	30,964	14	30,978	9,378	8,369	17,748
William Robertson, Montreal.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....
LONDON ASSURANCE	1881	150,000	46,352	103,647	62,402	7,500	69,902	24,282	11,905	36,188
C. C. Foster, Montreal.	188c	150,000	40,010	109,990	52,454	6,256	58,711	14,405	10,476	24,883
	1879	150,000	40,726	109,274	51,095	9,974	61,000	44,827	2,888	53,715
NORTH BRITISH	1881	718,638	442,609	276,028	271,374	68,501	339,326	253,793	63,238	317,032
Messrs. MacDougall & Davidson, Montreal.	1880	771,069	416,412	354,657	253,871	53,351	309,225	117,450	66,866	181,317
	1879	782,571	.....	.....	260,508	53,454	320,452	169,805	60,415	230,220
NORTHERN	1881	114,523	62,296	52,226	95,525	4,999	100,524	65,338	20,075	85,414
Messrs. Taylor Bros., Montreal	1880	114,458	51,322	63,136	76,419	4,284	80,703	42,169	14,062	56,232
	1879	110,989	44,593	66,397	68,628	6,719	75,347	46 434	14,870	61,310
†NORWICH UNION	1881	148,844	31,066	117,777	52,901	4,569	57,470	14,204	14,538	28,743
Alexander Dixon, Toronto.	1880	114,458	11,504	102,954	24,506	20,507	24,506	1,415	6,861	8,277
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....

* This company commenced business in Canada December, 1880. † Commenced business in Canada April 1, 1880.

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BUSINESS OF BRITISH COMPANIES—*Continued*

PHŒNIX, OF LONDON	1881	100,297	114,900	14,603	178,496	5,014	183,511	121,538	42,932	164,291
Messrs. Gillespie, Moffat & Co., Montreal.	1880	100,297	93,363	6,934	162,339	4,599	166,938	53,407	38,185	91,583
	1879	100 297	89,022	11,275	150,898	6,019	156,916	147,524	32,953	179,877
QUEEN	1881	191,796	183,801	7,995	194,161	5,309	199,521	150,759	43,018	193,778
Messrs. Forbes & Mudge, Montreal.	1880	193,012	189,086	3,926	195,070	4,485	199 554	79,914	41,289	121,293
	1879	186,136	.....	.....	182,042	7,522	189,503	115,064	40,870	155,640
ROYAL	1881	711,157	592,953	118,203	503,233	15,666	523,646	324,666	108,725	433,391
Messrs. M. H. Gault and Wm. Tatley, Montreal.	1880	600,198	521,134	79,064	417,150	12,493	434,110	168,745	88 660	257,605
	1879	471,206	460,564	1,642	343,317	14,578	300,839	287,268	78,174	310,442
SCOTTISH IMPERIAL	1881	115,565	37,765	77,800	52,072	5,526	57,598	21,820	12,252	34,073
Messrs. Taylor Bros., Montreal.	1880	118,398	35,228	83,170	52,336	5,234	57,571	26,240	14,438	37,662
	1879	112,149	41,781	70,307	54,503	7,030	58,533	47,545	11,512	59,057

BUSINESS OF AMERICAN COMPANIES.

NAME OF COMPANY AND PRINCIPAL AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets. in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
ÆTNA	1881	$132,232	$47,700	$85,532	$107,975	$4,763	$112,738	$60,018	$14,924	$74,942
Robert Wood, Agent, Montreal.	1880	120,712	40,676	80,036	103,175	4,732	107,897	44,229	14,023	58,252
	1879	118,267	43,257	75,030	110,533	2,455	112,988	87,139	15,527	102,667
AGRICULTURAL, OF WATERTOWN	1881	137,316	69,814	67,501	57,360	238	57,599	29,316	20,319	49,636
Fisher & Flynn, Cobourg, Ont.	1880	137,781	61,237	76,544	47,289	137	47,426	33,527	19,282	52,809
	1879	120,000	53,672	67,706	89,779	2,373	92,152	34,325	14,340	48,567
HARTFORD	1881	103,850	55,150	48,700	87,615	3,690	91,305	71,226	11,968	83,195
Messrs. Wood & Evans, Montreal.	1880	102,049	55,112	46,937	83,190	3,180	86,371	31,088	11,255	42,242
	1879	94,465	40,000	45,405	80,134	3,780	83,964	55,215	10,846	66,661
PHENIX, OF BROOKLYN	1881	121,885	25,372	96,513	55,135	.....	55,135	34,571	11,995	46,566
Robert Hampson, Agent, Montreal.	1880	110,141	20,512	89,629	58,541	.....	58,541	70,977	11,583	82,497
	1879	109,149	30,626	78,523	96,737	.....	96,737	113,813	13,430	126,043

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CANADIAN FIRE INSURANCE BUSINESS IN THIRTEEN YEARS.

SUMMARY OF PREMIUMS RECEIVED AND LOSSES PAID FOR FIRE INSURANCE IN CANADA BY ALL COMPANIES FROM JAN. 1, 1870, TO JAN. 1, 1882.

	Premiums Received.	Losses Paid.
CANADIAN COMPANIES:		
British America	$2,103,132	$1,227,812
Canada Agricultural	454,896	290,101
Canada Fire and Marine	848,349	624,295
Citizens	880,512	825,770
Dominion	190,242	148,255
London Mutual Fire	1,067,843	818,235
*National Fire	284,026	287,732
†Ottawa Agricultural	194,861	108,164
‡Provincial	1,434,350	957,146
Quebec	937,818	1,005,946
Royal Canadian	1,714,154	1,684,876
§Sovereign	860,294	560,521
Stadacona	490,488	773,695
Western	3,191,960	1,909,122
BRITISH COMPANIES:		
Commercial Union	1,750,143	1,371,328
Guardian	545,668	764,582
Imperial	1,639,584	1,541,390
Lancashire	1,282,157	1,155,685
Lion	14,148	(*nil.*)
Liverpool and London and Globe	2,555,659	2,346,790
Norwich Union	62,349	14,670
London Assurance	777,587	512,384
North British and Mercantile	3,298,731	2,797,505
Northern	817,444	985,720
London and Lancashire	51,471	10,794
Phœnix, of London	1,838,219	1,068,436
Queen	2,093,585	2,078,540
Royal	4,503,622	3,358,942
‖ Scottish Commercial	343,421	177,329
Scottish Imperial	585,782	422,586
AMERICAN COMPANIES:		
Ætna	1,747,839	1,412,780
Agricultural, of Watertown	343,976	173,452
Andes	31,431	5,668
Hartford	1,064,145	743,159
Home	.....	60,691
Phenix, of Brooklyn	83,369	108,170

RECAPITULATION.

Canadian Companies, total 13 years	$14,652,925	$11,221,678
British Companies, total 13 years	22,208,033	18,613,448
American Companies, total 13 years	3,270,760	2,602,920
Grand totals	$40,131,718	$32,438,046

* Withdrawn from business and risks re-insured in the Sovereign, of Toronto. † Company in liquidation and risks re-insured in the Agricultural Insurance Co., of Watertown, N. Y. ‡ Company in liquidation. § Formerly the Isolated Risk. ‖ No returns for 1881.

THERE is but one way for the poor man to save his children from this slavery, and that is by leaving them the little legacy which delivers them from the necessity that has been laid upon him, and puts them on the high road to success, if the elements to success be in them.

To do this in a single sum, by a single saving, is impossible; but to do it by many savings of many sums is possible, if life is spared him until the end is attained. But if life is not spared, what then? Why, for his children the same dreary, hopeless life which he has endured. From this there is but one savior—one deliverer—and that is life insurance.

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LIFE INSURANCE COMPANIES IN CANADA.

The following is a comparative exhibit of assets, insurance issued and claims paid in 1879, 1880 and 1881, together with amount of insurance in force at the end of the year:

	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount.	Claims Paid.
Canadian Companies:								
CANADA, Hamilton	1881	$4.988.956	$668,111	2,062	$3.914.780	13,998	$24 904.171	$261,376
A. G. Ramsay, Manager.	1880	4,297,852	588,097	1,718	3,241,550	12.586	21,428,958	178,801
	1879	3,825,245	536,293	1,402	2,633,100	11.387	18,946,715	142,814
CITIZENS, Montreal	1881	156,584	21,168	91	153,700	692	1,034,254	12,186
Gerald E. Hart, Montreal.	1880	146,508	29,211	107	196,700	693	1,141,440	15.000
	1879	130,480	8,294	183	406,250	689	1,171,845	8,000
CONFEDERATION, Toronto	1881	379.054	214,738	1,188	1,917,214	5,378	8,003,279	52,451
J. K. MacDonald, Toronto.	1880	679,386	184,346	1,077	1,670,790	4,633	6,785,890	47,146
	1879	564,451	154,898	1,012	1,545,650	4,105	5 978,323	27,584
MUTUAL, Hamilton	1881	184,334	37,307	299	420,000	1,263	1.571.598	10,723
J. Twiner, President, Hamilton.	1880	165,586	36,645	188	286,000	1,143	1,364,459	12,133
	1879	146,365	30,805	156	201,500	1,104	1,262,855	14,298
NORTH AMERICAN†	1881	85,263	39,589	3,237	1,410,384	1,816	1,127,212	2,437
Wm. McCabe, Managing Director, Toronto.	1880	(a)	(a)	(a)	(a)	(a)	(a)	(a)
	1879	(a)	(a)	(a)	(a)	(a)	(a)	(a)
ONTARIO MUTUAL, Waterloo	1881	337,102	160,523	1,106	1,593.833	3,445	4,192,011	15,439
Wm. Hendry, Manager, Waterloo, Ont.	1880	225,605	81,817	905	1,157,750	2,638	3,031,885	12,133
	1879	179,505	62,537	427	490,000	1,928	2,151,413	10,500
SUN MUTUAL, Montreal	1881	536,960	148,564	868	1,671,768	3,047	4,990,157	56,352
R. Macaulay, Sec. and Man. Director, Montreal.	1880	473,632	114,595	573	926,370	2,486	3,892,139	28,549
	1879	397,777	101,844	524	818,800	2,262	2,622,783	17,575
TORONTO, Toronto	1881	67,432	6,262	67	76,800	221	220,909	2,200
Alfred Harvey, Manager.	1880	63,457	4,730	68	69 716	210	193,747	1,930
	1879	59,396	4,674	19	17,606	170	163,609	None.
British Companies (Figures of Canadian Branches):								
BRITON LIFE*	1881	54,993	3,391	8	20,000	66	118,900	None.
J. B. M. Chipman, Chief Agent, Montreal.	1880	54,993	4,009	13	28,000	66	118,910	None.
	1879	54,993	4 094	6	10,500	58	106,910	2,000

* At date of compilation this company had ceased doing business in Canada. † This company started during the present year. *a* Organized in 1881.

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British Companies (Continued):								
BRITON MEDICAL*	1881	107,983	33,254	None.	None.	401	925,507	57,721
J. B. M. Chipman, Manager, Montreal.	1880	125,481	30,603	None.	None.	431	1,009,005	16,303
	1879	120,667	32,005	None.	None.	453	1,041,180	34,578
COMMERCIAL UNION	1881	104,299	20,775	12	25,307	300	687,455	6,065
Fred. Cole, General Agent, Montreal.	1880	103,900	20,621	11	37,736	300	631,285	5,983
	1879	103,167	22,986	16	51,373	310	674,569	20,959
EDINBURGH*	1881	155,794	18,299	None.	None.	214	542,218	1,978
David Higgins, Chief Agent, Toronto.	1880	155,448	22,163	None.	None.	226	567,753	2,543
	1879	155,213	19,483	None.	None.	235	590,195	1,460
LIFE ASSOCIATION OF SCOTLAND*	1881	211,226	87,359	None.	None.	1,605	3,070,701	60,854
George W. Ford, Chief Agent, Montreal.	1880	214,610	95,175	None.	None.	1,674	3,195,191	7,125
	1879	203,870	98,359	None.	None.	1,770	3,390,456	59,019
LIVERPOOL AND LONDON AND GLOBE	1881	884,761	9,008	3	2,700	181	271,639	4,875
G. F. C. Smith, Chief Agent.	1880	948,178	10,539	8	18,467	195	281,541	5,670
	1879	936,824	10,136	7	15,433	206	286,004	1,117
LION *a*	1881	53,691	14,148	165	485,500	162	448,500	None.
Fred. Stancliffe, General Manager, Montreal.	1880	(*a*)	(*a*)	(*a*)	(*a*)	(*a*)	(*a*)	(*a*)
	1879	(*a*)	(*a*)	(*a*)	(*a*)	(*a*)		(*a*)
LONDON ASSURANCE	1881	150,000	987	1	973	8	29,125	None.
C. C. Foster, Agent, Montreal	1880	150,000	1,981	2	5,840	9	29,270	1,848
	1879	150,000	917	1	2,920	9	26,199	None.
LONDON AND LANCASHIRE LIFE	1881	257,792	78,700	386	732,700	1,618	2,655,904	21,063
William Robertson, Agent, Montreal.	1880	217,185	64,551	425	706,900	1,363	2,186,710	10,500
	1879	182,414	53,456	225	400,000	1,088	1,783,188	18,850
NORTH BRITISH	1881	718,639	25 560	18	27,100	331	957,029	18,747
MacDougall & Davidson, Agents, Montreal.	1880	771,068	26,710	26	112,488	385	984,979	25,221
	1879	782,571	26,989	6	38,000	386	1,019,234	33,857
QUEEN	1881	191,797	9,881	5	24,500	203	408,189	None.
A. M. Forbes and H. J. Mudge, Montreal.	1880	193,756	16,001	7	18,460	205	410,605	6,433
	1879	186,135	10,642	14	77,750	213	391,581	2,373
RELIANCE*	1881	114,906	19,034	None.	None.	351	512,892	17,500
J. Cassie Hatton, Attorney, Montreal.	1880	122,299	27,832	89	142,000	449	751,092	6,051
	1879	103,244	31,801	211	411,100	565	1,034,119	5,217
ROYAL	1881	711,158	27,479	12	18,327	329	965,609	5,568
Alfred Gagnon, Secretary, Montreal.	1880	611,121	28,020	12	44,500	331	1,004,213	32,980
	1879	472,744	27,725	20	65,575	341	1,012,568	22,099
SCOTTISH AMICABLE*	1881	156,207	16,207	None.	None.	200	540,873	3,407
Geo. Wm. Forde, General Agent, Montreal.	1880	156,040	16,619	None.	None.	230	607,031	25,300
	1879	156,487	18,462	None.	None.	246	648,567	11,720

* At date of compilation this company had ceased doing business in Canada.

a Recently entered Canada.

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LIFE INSURANCE COMPANIES IN CANADA—*Continued.*

	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount.	Claims Paid.
British Companies (Continued):								
SCOTTISH PROVIDENT*	1881	$106,184	5,255	None.	None.	104	219,696	5,840
R. A. Ramsay, Attorney, Montreal.	1880	106,184	5,976	None.	None.	107	224,587	2,920
	1879	106,184	5,450	None.	None.	109	230,524	1,703
SCOTTISH PROVINCIAL*	1881	175,221	28,155	None.	None.	534	948,598	39,013
G. W. Forde, Secretary, Montreal.	1880	160,637	.....	None.	None.	573	991,833	.....
	1879	158,203	33,383	None.	None.	597	1,058,750	3,217
STANDARD	1881	1,362,682	194,724	520	1,072,600	3,289	6,870,014	95,887
W. M. Ramsay, Manager, Montreal.	1880	1,211,804	165,445	502	1,036,987	2,960	6,037,919	71,202
	1879	1,073,916	152,237	309	697,600	2,651	5,437,066	61,917
STAR	1881	1,080,344	21,379	44	130,913	343	611,470	487
A. W. Lander, General Treasurer, Toronto.	1880	950,343	20,382	43	150,623	309	748,103	21,252
	1879	693,833	17,646	38	107,067	277	681,429	5,923
United States Companies (*Figures of Canadian Branches*):								
ÆTNA	1881	225,500	403,597	1,145	1,821,362	9,087	11,370,008	100,750
Robert Woods, General Agent, Montreal.	1880	195,[illegible]00	347,257	1,103	1,826,250	8,460	10,324,888	124,325
	1879	165,500	307,849	935	1,386,600	7,753	9,289,325	117,246
CONNECTICUT*	1881	100,000	122,870	None.	None.	2,005	3,899,596	157,026
Robert Woods, General Agent, Montreal.	1880	140,000	121,662	None.	None.	1,800	3,250,000	70,865
	1879	140,000	115,734	None.	None.	1,850	2,837,017	95,225
EQUITABLE	1881	165,000	220,365	451	1,079,000	2,665	6,449,617	87,585
R. W. Gale, Manager, Montreal.	1880	105,000	194,483	676	2,020,600	2,423	5,952,547	62,675
	1879	105,000	180,327	475	1,285,500	2,212	5,766,992	46,700
METROPOLITAN	1881	100,000	25,581	11	32,000	384	888,932	7,000
Thos. A. Temple, General Agent, St. John.	1880	100,000	27,102	15	38,750	429	951,982	7,000
	1879	100,000	35,977	45	77,500	347	1,206,182	4,000
NATIONAL OF THE UNITED STATES*	1881	118,500	10,380	None.	None.	443	525,152	5,502
John F. Bell, Attorney, Windsor.	1880	112,500	13,051	None.	None.	516	589,738	4,186
	1879	100,000	12,651	None.	None.	580	668,026	4,280
NEW YORK*	1881	100,000	115,145	None.	None.	1,482	3,846,745	85,759
F. W. Campbell, M. D., Montreal.	1880	100,000	112,150	None.	None.	1,518	3,913,095	89,662
	1879	100,000	130,914	None.	None.	1,627	4,209 975	40,256
NORTHWESTERN MUTUAL*	1881	100,000	30,217	None.	None.	605	889,702	11,000
W. W. Mills, Chief Agent, Toronto.	1880	100,000	33,130	None.	None.	618	925,743	27,907
	1879	100,000	36,225	None.	None.	665	1,052,814	12,000

* At date of compilation this company had ceased doing business in Canada.

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United States Companies (Continued):								
PHŒNIX*	1881	105,000	70,364	None.	None.	1,802	2,282,185	54,480
A. R. Bethune, General Agent, Montreal.	1880	105,000	79,530	None.	None.	2,619	2,020,115	45 212
	1879	105,000	88,733	None.	None.	2,712	2,230,638	31,869
TRAVELERS	1881	160,330	94,905	258	519,000	2,331	3,230,619	41 614
Thomas Simpson, Agent, Montreal.	1880	141,000	88,815	199	321,350	2,173	2,927,344	15,860
	1879	143,961	89,691	215	336,130	2,203	3 072,782	11,085
UNION MUTUAL	1881	121,471	94,804	333	472,050	1,925	2,888,028	84,611
Wm. Mulock, Agent, Toronto.	1880	117,000	83,153	142	201,550	1,808	2,743 678	43,204
	1879	114,167	91,691	167	277,850	1,746	2,732,914	48,633
UNITED STATES*	1881	60,000	1,840	None.	None.	26	43,665	1,000
	1880	60,000	1,723	None.	None.	27	44,665	None.
	1879	70,000	1,707	None.	None.	28	49,665	None.

* At date of compilation this company had ceased doing business in Canada.

STATISTICS OF OTHER CANADIAN COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Premium Notes.	Total Liabilities Except Capital.	Net Surplus Over Liabilities and Capital.	Net Cash Premiums Received.	Interest and other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses other than Losses and Dividends.	Total Disbursements.
ACCIDENT, Montreal*	1881	$152,300	$183,824	$23,133	$8,391	$51,340	$2,663	$54,003	$12,246	$4.631	$28,268	$45,145
Edward Rawlings, Manager.	1880	34,960	56,753	13,615	8,178	31,249	1,173	32,422	1,9' 5	2,170	22,838	34,903
	1879	27,120	49,802	11,681	11,000	23,155	1,955	25 109	5,530	2,835	14,576	22,941
CANADIAN STEAM USERS, Toronto‡	1881	20,020	26 611	4,663	21,948	11,512	2,058	13,570	None	None	9,195	9,195
A. F. Jones, Secretary-Treasurer.	1880	20,020	24.470	.....	.....	7,494	1,406	8 900	87	None	6,225	6,311
	1879	20,020	17,920	.....	.....	6,013	1,489	7,502	5	.....	6,222	6,226
CITIZENS, Montreal (Accident Department)	1881	(a)	(a)	(a)	(a)	6,262	985	7,247	581	c 55	3,314	3.949
Gerald E. Hart, Manager.	1880	(a)	(a)	(a)	(a)	4,118	956	5,074	376	c 210	2,398	2,984
	1879	(a)	(a)	(a)	(a)	3,532	775	4,307	458	c 402	1,970	2,830
CITIZENS, Montreal (Guarantee Department)	1881	(a)	(a)	(a)	(a)	14,035	4,184	18,219	8,896	.....	8,358	17,254
Gerald E. Hart, Manager.	1880	(a)	(a)	(a)	(a)	14,250	3.931	18,181	33,448	.....	6,247	39,695
	1879	(a)	(a)	(a)	(a)	13,638	3,680	17,318	11,376	.....	4,332	15,7· 9
GUARANTEE CO. OF NORTH AMERICA, Montreal†	1881	292,580	350,550	38,525	19.445	76,525	16,248	92,773	18,021	17,512	46,104	81,637
Edward Rawlings, Manager.	1880	147,040	193 090	38,950	7,100	52,368	8,783	61,152	40,929	29,141	27.196	72,267
	1879	51,380	130,645	42,813	36,451	46,228	5,853	52,081	11,992	7,354	18,773	38,119
SUN MUTUAL, Accident Department	1881	(b)	(b)	(b)	(b)	6,241	.....	1,247	2,185	.....	3,225	5,410
R. Macaulay, Manager.	1880	(b)	(b)	(b)	(b)	5,217	.....	5,217	5,882	.....	.....	5,882
	1879	(b)	(b)	(b)	(b)	5,911	.....	5,911	1,206	.....	.....	1,206

* Accident insurance. † Guarantee insurance. ‡ Steam boiler insurance. *a* See Fire Insurance Statistics. *b* See Life Insurance Statistics. *c* Bonus to policyholders.

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INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA

UNDER THE INSURANCE ACTS OF 1875 AND 1877.

[Corrected to April 1, 1882.]

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT OF DEPOSIT. Deposits marked (A) are applicable solely to Life Policies existing 21st March, 1878; marked (B) to Policies subsequent to that date.	Description of Insurance Business for which Licensed.
Accident Insurance Company of North America	Edward Rawlings, Manager, Montreal	$13,500 Montreal Harbor bonds; $8,895 Montreal Warehousing bonds; $550 5 % Canada stock, and cash $838.47. (Accepted at $20,210)	Accident.
Ætna Insurance Company, of Hartford, Connecticut	Robert Wood, General Agent, Montreal	$5,070 Canada stock; $23,000 Municipal debentures; $72,000 U. S. bonds. (Accepted at $97,771)	Fire and Inland Marine.
Ætna Life Insurance Company, of Hartford, Connecticut	Wm. H. Orr, Manager, Toronto	$100,000 U. S. gold bonds (A), $100,000 U. S. bonds and $25,000 debentures Province of Quebec (B)	Life.
Agricultural Insurance Company, of Watertown, N. Y.	Jno. Fisher, Chief Agent, Cobourg	$100,000 U. S. bonds, 4 %	Fire.
Anchor Marine Insurance Company	Hugh Scott, Agent, Toronto	$56,000 Municipal debentures. (Accepted at $50,400)	Inland Marine.
British America Assurance Company, Toronto	Louis H. Boult, Manager, Toronto	$61,000 Municipal debentures. (Accepted at $54,900)	Fire and Inland Marine.
Briton Life Association (limited)	J. B. M. Chipman, Chief Agent, Montreal	$54,993 Canada 4 % bonds	Life.
Canada Fire and Marine Insurance Company	Charles Cameron, Managing Direct., Hamilt'n	$57,000 Municipal debentures. (Accepted at $51,300)	Fire and Inland Marine.
Canada Life Assurance Company, Hamilton	A. G. Ramsay, Manager, Hamilton	$60,000 Municipal debentures. (Accepted at $54,000)	Life.
Canadian Steam Users Insurance Association	W. B. McMurrich, Agent, Toronto	$3,000 Imper. Building Society stock, $5,000 Toronto Building and Loan Association stock, $1,600 Western Assurance stock	Steam Boilers, etc.
Citizens Insurance Company of Canada	Gerald E. Hart, Chief Agent, Montreal	$56,000 Municipal debentures. (Accepted at $50,400)	Life and Accident.
Citizens Insurance Company of Canada	Gerald E. Hart, Chief Agent, Montreal	$56,000 Montreal Harbor bonds. (Accepted at $50,400)	Fire and Inland Marine.
Citizens Insurance Company of Canada	Gerald E. Hart, Chief Agent, Montreal	$30,000 cash	Guarantee.
City of London Fire Insurance Company (limited)	J. K. Oswald, Chief Agent, Montreal	£21,000 stg. Canada stock	Fire.
Commercial Union Assurance Company, London, England.	Fred. Cole, General Agent, Montreal	$100,344 Canada stock (Life A), $58,613 Canada Con. 5 % stock and $55,967 4 % stock (Fire)	Fire and Life.
Confederation Life Association of Canada	J. K. Macdonald, Managing Director, Toronto	$83,703 Municipal debentures. (Accepted at $75,333)	Life.
Dominion Safety Fund Life Association	J. DeWolfe Spurr, St. John, N. B.	$50,000 cash	Life.
Equitable Life Assurance Society of the U. S., N. Y.	R. W. Gale, Manager, Montreal	$100,000 Canada stock (A) and $65,000 U. S. bonds (B)	Life.
Fire Insurance Association (limited), London, England	Wm. Robertson, Chief Agent, Montreal	$100,000 Canada stock	Fire.
Guarantee Company of North America	Edward Rawlings, Manager, Montreal	$32,000 Municipal debentures; $15,000 Montreal Harbor bonds; $8,895 Montreal Warehousing bonds, $400 stock, and cash $838.47. (Accepted at $51,210)	Guarantee.
Guardian Fire and Life Assurance Co., London, England	Robt. Simms & Co., and Geo. Denholm, Gen. Agents, Montreal	$100,343 Canada stock	Fire.
Hartford Fire Insurance Company, Hartford, Connecticut.	Robt. Wood, General Agent, Montreal	$55,000 U. S. Bonds and $30,840 bank stock. (Accepted at $100,00)	Fire.
Imperial Insurance Company, of London, England	W. H. Rintoul, Agent, Montreal	$48,667 Con. 5 % Canada stock, $51.402 6 % Canada stock	Fire.
Lancashire Insurance Company	S. C. Duncan-Clark, Chief Agent, Toronto	$100,000 Canada stock	Fire.
Lion Life Insurance Company (limited), London, England.	Fred. Stancliffe, General Manager, Montreal.	£10,000 stg. Canada stock	Life.
Liverpool and London and Globe Insurance Company	G. F. C. Smith, Chief Agent, Montreal	$50,000 Canada stock (Life), and $3000 Canada 5's $63,000 Municipal debentures, and $42,500 cash. (Accepted at $152,200)	Fire and Life.

London Assurance Corporation, England	C. C. Foster, Agent, Montreal	$50,127 Canada Con. 5 % stock and $99,873 Canada stock, being (Fire) $160,000 and (Life) $50,000	Fire and Life.
London Guarantee and Accident Company (limited)	A. T. McCord, Chief Agent, Toronto	£11,000 sterling Canada stock	Guarantee & Accident.
London and Lancashire Fire Insurance Co., Liverpool	F. A. Ball, Chief Agent, Toronto	£21,000 sterling Canada stock	Fire.
London and Lancashire Life Assurance Company	William Robertson, Manager, Montreal	$100,000 Canada stock (A) $5,000 cash and $4,867 Province of Quebec bonds (B)	Life.
London Mutual Fire Ins. Co. of Canada, London, Ont	D. C. Macdonald, Secretary, London	$25,000 Canada stock and $5000 cash	Fire.
Metropolitan Life Insurance Company, of New York	Thos. A. Temple, Gen. Agent, St. John, N. B.	$100,000 U. S. Bonds	Life.
Metropolitan Plate Glass Insurance Company, New York	A. J. Pell, Montreal	$5,000 U. S. bonds	Plate Glass Insurance.
Mutual Life Association of Canada	J. Turner, President, Hamilton	$100,906 Municipal debentures. (Accepted at $90,815)	Life.
North American Mutual Life Insurance Company	Wm. McCabe, Managing Director, Toronto	$50,000 cash	Life.
North British and Mercantile Insurance Company	Macdougall & Davidson, General Agents, Montreal	$50,000 Canada stock (Life A); $47,000 Montreal Harbor bonds and $65,000 Municipal debentures (Fire). Accepted at $150,800)	Fire and Life.
Northern Assurance Company, of Aberdeen and London	Taylor Bros., General Agents, Montreal	$85,833 Canada stock, $14,167 Canada 5's	Fire.
Norwich Union Fire Ins. Society, Norwich, England	Alex. Dixon, Agent, Toronto	$100,000 Canada stock	Fire.
Ontario Mutual Life Assurance Company	Wm. Hendry, Manager, Waterloo	$56,207 Municipal debentures. (Accepted at $50,586)	Life.
Phenix Insurance Company, of Brooklyn	Robert Hampson, Agent, Montreal	$100,000 U. S. bonds	Fire and Inland Marine.
Phœnix Fire Assurance Company, London, England	Gillespie, Moffat & Co., Gen. Agents, Montreal	$50,171 Canada stock, and $50,126 Canada Con. 5 % stock.	Fire.
Quebec Fire Assurance Company	J. G. Clapham, President, Quebec	$60,000 Bank stock, $6,000 Municipal debentures and cash $9,200. (Accepted at $74,600)	Fire.
Queen Fire and Life Insurance Company, England	A. M. Forbes & H. J. Mudge, Chief Agents, Montreal	$100,000 Canada stock (Fire) and $51,100 Canada Con. 5 % stock (Life)	Fire and Life.
Reliance Mutual Life Assurance Society, London, England	J. Cassie Hatton, Attorney, Montreal	$100,000 Canada stock (A) and $10,000 Canada stock (B)	Life.
Royal Canadian Insurance Company	Arthur Gagnon, Secretary, Montreal	$56,000 Canadian Pacific bonds. (Accepted at $50,400)	Fire and Inland Marine.
Royal Insurance Company	M. H. Gault, & Wm. Tatley, Chief Agents, Montreal	$96,982 Canada stock, $53,533 Canada Con. 5 % stock, $170,333, British Consols, being $149,182 (Fire) $50,000 (Life A) and $121,666 (General). Also $194,666, British Annuities (General). Total $515,515	Fire and Life.
Scottish Imperial Insurance Company	Taylor Bros., General Agents, Montreal	$71,068 Canada stock, $20,000 Montreal Harbor bonds, $13,500 Municipal debentures. (Accepted at $101,218).	Fire.
Scottish Union and National Insurance Company	Kavanagh & Bossé, Agents, Montreal	$111,185 Municipal debentures. (Accepted at $100,066)	Fire.
Sovereign Fire Insurance Company of Canada	Hon. Alex. Mackenzie, President, Toronto	$96,475 Municipal debentures, cash $3,684. (Accepted at $90,512)	Life.
Standard Life Assurance Company, Scotland	W. M. Ramsay, Manager, Montreal	$64,000 Municipal debentures, $107,000 Montreal Harbor bonds. (Accepted at $153,900)), being $126,750 (Life A), and $27,150 (Life B)	Life.
Star Life Assurance Society of England	A. W. Lauder, General Treasurer, Toronto	$100,343 Canada stock	Life.
Sun Mutual Life Insurance Company, of Montreal	R. Macaulay, Secretary and Manager, Mont.	$56,000 Municipal debentures. (Accepted at $50,400)	Life and Accident.
Toronto Life Assurance and Tontine Company	Arthur Harvey, Manager, Montreal	$32,250 Municipal debentures, cash $1,190.36 and $3,000 Canada Pacific bonds. (Accepted at $32,915)	Life and Accident.
Travelers Insurance Company, of Hartford, Conn	Thos. Simpson, Agent, Montreal	$100,000 U. S. bonds, $25,000 Municipal debentures $20,000 Montreal Harbor bonds. (Accepted at $140,500), being $100,000 (Life A) $25,000 par (Life B) and $20,000 par (Accident)	Life and Accident.
Union Mutual Life Insurance Company of Maine	Wm. Mulock, Agent, Toronto	$100,000 U. S. 4 % bonds (A) and $15,000 District of Columbia, U. S. bonds (B)	Life.
Western Assurance Company, Toronto	J. J. Kenny, Managing Director, Toronto	$57,700 Municipal debentures. (Accepted at $51,930)	Fire and Inland Marine.

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LIFE COMPANIES CEASED DOING BUSINESS.

The following life insurance companies having ceased to transact new business in Canada, are entitled, under section 17 of the consolidated Insurance Act of 1877, to transact all business connected with policies existing at the 31st of March, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT OF DEPOSIT.	BUSINESS.
Briton Medical and General Life Association, London, England	Jas. B. M. Chipman, Manager, Montreal	$100,343 Canada Stock	Life.
Connecticut Mutual Life Ins. Co., of Hartford, Conn., U. S.	Robert Wood, General Agent, Montreal	100,000 U. S. Bonds	Life.
Edinburgh Life Assurance Company	David Higgins, Chief Agent, Toronto	150,515 Canada Stock	Life.
Life Association of Scotland	George W. Ford, Chief Agent, Montreal	150,000 Canada Stock	Life.
National Life Ins. Co. of the United States of America	John F. Bell, Attorney, Windsor	100,000 U. S. Bonds	Life.
New York Life Insurance Company	F. W. Campbell, M.D., Attorney, Montreal	100,000 U. S. Bonds	Life.
Northwestern Mutual Life Ins. Co., of Milwaukee	M. W. Mills, Chief Agent, Toronto	100,000 U. S. Bonds	Life.
Phœnix Mutual Life Ins. Co., of Hartford, Conn	A. R. Bethune, General Agent, Montreal	105,000 U. S. Bonds	Life.
Positive Government Security Life Assur. Co. (limited), England	John Taylor, Secretary, Montreal	8,273 Canada 5 per cent Debentures	Life.
Scottish Amicable Life Assurance Society	Geo. Wm. Ford, General Agent, Montreal	150,000 Canada Stock	Life.
Scottish Provident Institution	R. A. Ramsay, Attorney, Montreal	100,343 Canada Stock	Life.
Scottish Provincial Assurance Company	Geo. Wm. Ford, Secretary, Montreal	150,790, viz., $112,343 Canada Stock, and $38,447 Canada 5 per cent Debentures	Life.
United States Life Insurance Company		60,000 U. S. Gold Bonds	Life.

NOTES.—The Globe Mutual Life Insurance Company, of New York, has been declared insolvent both in the United States and Canada, and Jas. D. Fish, of New York, has been appointed Receiver by the United States courts, and W. C. Wells, of Montreal, has been appointed Assignee by the Superior Court of Lower Canada, Montreal, for the Canadian business of the company. The deposit of the company with the Government, $100,000 U. S. bonds, has, by order of said Superior Court, been delivered to the bankers of that court.

The Merchants Marine Insurance Company, of Montreal, has ceased to transact business, and is winding up its affairs. The deposit has been surrendered to the company, except $2223 cash held against contested claims.

The Dominion Fire and Marine Insurance Company has retired from business and has re-insured its outstanding policies in the Fire Insurance Association. The deposit has been released except $5000 held against claims in dispute.

A MAN who merely "saves up" is at the mercy of every accident which may sweep his savings away, as well as of the temptation which at some time or other assails every man, to spend what he has saved. He who has made the judicious investment of his savings in a life policy, issued by a responsible company, has a constant stimulus to make systematic provision for meeting his premium payments and so of putting his savings in a really safe place.

SOCIABILITY is a good thing. The old Scotch proverb says: "Put two pennies in a purse and they'll creep together." Put a little multiplication table to this proverb, and put the money in a life insurance premium, and there will creep together more joy, comfort, contentment and satisfaction than you have known for many a day. Then having put your hand to the plow never look back—never allow your policy to lapse—and you will have in the house a "well-spring of pleasure and a joy forever."

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FIRE DEPARTMENTS.

EQUIPMENT OF THE CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

The following statistical information, showing the equipment of the different cities and towns of the United States and Canada for the extinguishment of fires, has been compiled with great care for THE INSURANCE YEAR BOOK by the editor of The Fireman's Journal. Through the courtesy of General Francis A. Walker, Superintendent of the Census Bureau, these statistics have been compared with those obtained for the Census of 1880, and they are, consequently, the most complete and trustworthy that have ever been compiled. They are substantially the same as printed last year, comparatively few alterations having been made. The inquiries made by the Census Bureau were prosecuted so far into 1881 that it would have been superfluous to have renewed them at the beginning of the present year. As the Census report has not yet been made public, the following compilation is the first publication of the result of the work of that Bureau in this field of inquiry:

ALABAMA.

AUBURN—Population, 1018; no fire protection.

BIRMINGHAM—Population, 3000; 2 hand engines; 2 hose carriages and 1 hook and ladder truck; water works, gravity pressure, 6,000,000 gallons capacity; 8¼ miles of mains; 15 hydrants; 1000 feet good rubber hose; 200 feet rubber hose, in bad condition; volunteer fire department, 75 men.

COLUMBIANA—Population, 1040; 1 chemical extinguisher.

CULLMAN—Population, 1000; 1 hook and ladder truck.

DADEVILLE—Population, 500; 1 hook and ladder company, fully equipped; volunteer fire department; 35 men.

DECATUR—Population, 2500; 1 chemical engine; 4 chemical extinguishers; 90 feet good rubber hose; volunteer fire department, 15 men.

DEMAPOLIS—Population, 1539; 2 chemical engines; 1 hook and ladder truck; volunteer fire department, 40 men.

EUFAULA—Population, 3185; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber and leather hose—200 feet bad condition; volunteer fire department, 200 men.

FLORENCE—Population, 2003; 1 chemical extinguisher.

GADSDEN—Population, 2200; no fire protection.

GAINESVILLE—Population, 700; no fire protection.

GRANTVILLE—Population, 1761; no fire protection.

GREENSBOROUGH—Population, 1760; 1 hook and ladder truck; volunteer fire department, 25 men.

GREENVILLE—Population, 2856; 1 chemical engine; 1 chemical extinguisher; 1 hook and ladder truck; 2 cisterns; 100 feet good rubber hose: volunteer fire department, 120 men.

HAYNESVILLE—Population, 3484; no fire protection.

HUNTSVILLE—Population, 5500; 1 steam engine; 1 hook and ladder company; 2 hose carriages; 900 feet of good rubber hose, and 300 feet in poor condition; one man paid (engineer); 20 volunteers; 2 horses; 1 reservoir; 15 miles of street mains and supply pipes; no fire plugs; 50 hydrants.

LA FAYETTE—Population, 1382; no fire protection.

LIVINGSTON—Population, 600; no fire protection.

MARION—Population, 2646; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder company; 4 force pumps; 250 feet rubber hose (good condition); fire patrol; 1 man paid $25 per month; volunteer fire department; 2 companies; 1 white and one colored; 63 men.

MOBILE—Population, 312,000; 4 steam engines; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; 2 permanent members; 20 auxiliary members; salvage wagon carrying 6 chemical extinguishers; water works, gravity pressure; 20 miles of mains; 167 hydrants; river, 2 reservoirs and 89 cisterns and wells; rubber hose 3900 feet, cotton hose 150 feet, leather hose 100 feet; fire alarm telegraph, 36 street boxes; 13 men paid full time; 553 volunteers; 16 horses.

MONTGOMERY—Population, 16,714; 3 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2 chemical extinguishers; water works, gravity pressure, 3,200,000 gallons capacity; 1 reservoir; 20 public cisterns; 200 private accessibles; 13 miles of mains; 97 hydrants; 2300 feet good rubber hose; 1500 feet leather hose, poor condition; 1500 feet cotton hose; fire alarm telegraph, 10 boxes; 9 men paid part time; engineer and driver; 193 volunteers; 11 horses.

MOULTON—Population, 2000; 3 cisterns; no fire protection.

NATASULGA—Population, 1600; no fire protection.

OPELIKA—Population 2500; 1 chemical engine; 5 chemical extinguishers; 1 hand engine; volunteer fire department, 28 men.

PRATTVILLE—Population, 1346; 1 hand engine; 2 hose carriages; river, and 3 cisterns; 50 feet good rubber hose and 50 feet poor condition; 800 feet good linen hose and 100 feet poor condition; 250 feet good leather hose and 50 feet poor condition; volunteer fire department, 50 men.

SELMA—Population, 7000; 2 steam engines; 4 chemical extinguishers; 2 hook and ladder trucks;

2 hose carriages; 8 cisterns; 1600 feet iron pipe (to which engines attach) laid through principal streets; 5 fire hydrants; 2000 feet good cotton hose; 5 fire wardens (act as patrol); 125 volunteers; 8 horses.

TALLADEGA—Population, 1200; 1 hand engine; 1 hose carriage; 2 cisterns, volunteer fire department, 30 men.

TROY—Population, 1058; 1 chemical engine; 1 hook and ladder truck; 4 cisterns; 300 feet good hose; volunteer fire deparment, 30 men.

TUSCALOOSA—Population, 1689; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; rubber hose; 5 cisterns; volunteer fire deparment, 40 men.

TUSCUMBIA—Population, 1214; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 150 feet good hose; volunteer fire department, 35 men.

TUSKEGEE—Population, 4392; 1 chemical engine; 1 hook and ladder truck; 1 cistern; 100 feet good rubber hose; volunteer fire department, 60 men.

UNION SPRING—Population, 1455; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 3 cisterns; 700 feet good rubber hose; volunteer fire department, 100 men.

UNIONTOWN—Population, 1444; 1 hook and ladder truck; 1 chemical extinguisher (hand); 150 cisterns; no organized department.

WETUMPKA—Population, 1137; no fire protection.

ARKANSAS.

ARKADELPHIA—Population, 1400; no fire protection.

BATESVILLE—Population, 1000; 1 hand engine; 1 hose carriage; 4 chemical extinguishers; 500 feet good rubber hose; 100 feet in poor condition; 20 cisterns.

FORT SMITH—Population, 2227; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, river and 5 cisterns; 500 feet good rubber hose; volunteer fire department, 75 men.

HELENA—Population, 2249; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, river and 5 cisterns; 2000 feet good rubber hose; 2 men paid full time; 1 man paid for part time; 72 volunteers; 2 horses.

HOT SPRINGS—Population, 6000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water supply, creek; 1000 feet good rubber hose; 1000 feet poor rubber hose; volunteer fire department, 60 men; 2 horses.

LITTLE ROCK—Population, 13,185; 3 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 12 hose carriages; water works, standpipe and direct pressure, 2,000,000 gallons capacity; 6 miles of mains; 80 hydrants; 12 cisterns; 4000 feet good rubber hose; 2000 feet poor rubber hose: 3 men paid full time; 224 volunteer; volunteer salvage corps; 6 permanent men and 18 auxiliary.

PINE BLUFF—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 5 cisterns; 1500 feet good rubber hose; 500 feet in poor condition; 1 man paid full time; 130 volunteers; 2 horses.

CALIFORNIA.

ALAMEDA—Population, 2000; 1 3d class hand engine; 1 hook and ladder truck, 2 hose carriages; 4 chemical extinguishers (hand), and 4 Johnson pumps; 800 feet rubber hose in good condition, 200 feet leather hose in good; water works, pump from artesian wells, 2 cisterns, 40,000 gallons capacity, 6 miles of street mains and supply pipes, 14 hydrants; volunteer department, 72 men.

ANTIOCH—Population, 1000; 1 hand engine; 1 hose carriage; water supply, poor; 500 feet rubber hose; volunteer fire department, 55 men.

BERKELEY—Population, 2000; 2 reservoirs, 400,000 gallons of capacity, 10 miles street mains and supply pipes, 9 hydrants; no fire department, etc.

CAMBRIA—Population, 1000. 1 hook and ladder truck; 300 feet rubber hose in good condition; 300 feet leather hose, good; wells and creek; volunteer department, 28 men.

COLTON—Population, 400; 1 hose carriage; water works, gravity pressure; 7 hydrants; 200 feet rubber hose; volunteer fire department, 12 men.

CHICO—Population, 2500; 1 steam engine; 1 hand engine; 3 hose carriages; 7 chemical extinguishers; water works, Holly system, 2,000,000 gallons capacity; 30 hydrants; 11 cisterns; 1900 feet good rubber hose; volunteer fire department, 115 men.

COLUMBIA—Population, 1125; 2 hand engines; 2 hose carriages; water supply, 7 cisterns and 6 reservoirs, gravity pressure; 5 miles of mains; 250 feet good rubber hose; 500 feet good leather hose; and 250 feet poor leather hose; volunteer fire department, 55 men.

COLUSA—Population, 1051; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 2 chemical extinguishers; water works, gravity pressure; 1 reservoir, 40,000 gallons capacity; 14 hydrants; 900 feet good rubber hose; volunteer fire department, 40 men.

EUREKA—Population, 6000; 2 steam engines; 1 hand engine; 3 hose carriages; 7 chemical extinguishers; water supply, 7 cisterns, 3000 barrels capacity; 2000 feet good rubber hose; 750 feet good cotton hose; 750 feet good leather hose; 4 men paid part time; 121 volunteers.

FOLSOM CITY—Population, 1000; 1 hand engine; water works; 11 hydrants; 6 cisterns; 100 feet good rubber hose.

FRESNO—Population, 1000; 4 chemical extinguishers; water supply, 2 cisterns.

GILROY—Population, 2000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water works; 7 hydrants; 1 reservoir and 6 cisterns, 10,000 gallons capacity; 5 miles of mains; 1800 feet rubber hose; 300 feet leather hose, good, and 200 feet in poor condition; volunteer fire department, 117 men.

GRASS VALLEY—Population, 4000; 1 hook and ladder truck; 2 hose carrriages; 250 feet rubber hose in good condition; 50 feet rubber hose, poor; 950 feet leather hose, good; 100 feet leather hose, poor; 2 reservoirs, total capacity, 425,000 gallons; 4 miles of street mains and supply pipes, 64 hydrants; 3 men paid part time, 50 volunteers.

HAYWARDS—Population, 1000; 2 hand engines, 1 hook and ladder truck; 2 hose carriages; 650 feet rubber hose, good condition; 200 feet leather hose, good; 400 feet leather hose, poor; 6 cisterns; 5 wells, 20,000 gallons each, capacity; volunteer department, 80 men.

HEALDSBURGH—Population, 1200; 1 hose carriage; 1 chemical engine; water works, gravity pressure; 12 hydrants; 600 feet rubber hose, good; volunteer fire department, 30 men.

HOLLISTER—Population, 2500; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure, 4000,000 gallons capacity; 2¼ miles mains; 1 reservoir; 31 hydrants; 950 feet good rubber hose; 200 feet good leather hose; volunteer fire department, 65 men.

LOS ANGELES—Population, 11,311; 2 second-class Amoskeag steam engines; 6 chemical extinguishers (hand); 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose, good condition; 350 feet rubber hose, poor; 200 feet leather hose, good; water supply, 2 reservoirs, 5,000,000 gallons capacity: gravity pressure; 11 miles street mains and supply pipes; 60 hydrants; 4 men paid full time, 180 volunteers; 4 horses.

LAKEPORT—Population, 1000; no fire protection.

MARYSVILLE—Population, [illegible]000; 4 steam engines; 4 hose carriages; water works, gravity pressure; 15 hydrants; 18 cisterns; 4000 feet good

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rubber hose; paid fire department, 24 men; 8 horses.

MARTINEZ—Population, 1000; no fire protection.

MERCED—Population, 1500; 1 hand fire engine; 1 hook and ladder truck; 2 chemical extinguishers; 1000 feet rubber hose, good condition; 1000 feet leather, good; water supply, 14 Arterian wells, 1000 gallons capacity; 25 hydrants; 65 men paid full time; 207 volunteers; 6 horses.

MODESTO—Population, 2000; 3 hook and ladder trucks; 2 chemical extinguishers (hand); 300 feet rubber hose, in good condition; water supply, tanks, 100,000 gallons capacity, gravity pressure; 2 hydrants; volunteer department, 65 men.

MONTEREY—Population, 1112; no fire protection.

NAPA—Population, 2500; 1 hand fire engine; 1 hook and ladder truck; 1 hose carriage; 8 chemical extinguishers (hand); 350 feet rubber hose, in good condition; 100 feet cotton, good; 750 feet leather, good; water supply, 3 cisterns; volunteer fire department, 120 men.

NEVADA CITY—Population, 3000; 4 hose carriages; 1400 feet rubber hose in good condition, 250 feet poor; 500 feet leather, good; water works; 2 reservoirs, 6,800,000 gallons capacity, gravity pressure; 3 miles of street main and supply pipes; 25 hydrants; volunteer fire department, 60 men.

OAKLAND—Population, 34,556; 4 steam fire engines, 3 second and 1 third-class; 2 hook and ladder trucks; 6 hose carriages; 4650 feet rubber hose in good condition; water works; two reservoirs, gravity pressure, 12,000 gallons capacity; 114 miles strret main and supply pipes; 168 hydrants; paid department, 17 men paid full time; 50 part time; fire alarm telegraph, 35 boxes; 14 horses.

OROVILLE—Population, 1425; 6 chemical extinguishers; 1 hook and ladder truck; water works, gravity pressure; 1 reservoir, 1,500,000 gallons capacity; 4 miles mains; no hose; volunteer fire department, 46 men.

PLEASANTON—Population, 1000; no fire protection.

PETALUMNA—Population, 6000; 3 fire engines (hand); 1 hook and ladder truck; 5 hose carriages; 1 chemical extinguisher (hand); 2000 feet rubber hose in good condition; 900 feet leather, good; 600 feet leather, poor; Water works; 6 reservoirs; 6 cisterns; 100,000 gallons capacity, gravity pressure; 35 miles of street mains and supply pipes; 14 hydrants; volunteer fire department, 150 men.

PLACERVILLE—Population, 1562; 3 chemical engines; 3 hand engines; 3 hose carriages; water works; 13 hydrants; 1500 feet good rubber hose; 1000 feet good leather hose; volunteer fire department, 120 men.

RED BLUFF—Population 1200; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; water w rks, gravity pressure; 13 hydrants; 300 feet rubber hose; 200 feet leather hose; volunteer fire department, 60 men.

REDWOOD CITY—Population, 1000; 1 hand engine; 6 chemical extinguishers; 1 hose carriage; water works, gravity pressure; 33 hydrants; 800 feet rubber hose; 200 feet leather hose; volunteer fire department, 50 men.

SACRAMENTO—Population, 21,420; 3 steam fire engines; 2 hand engines (laid up for sale); 1 hook and ladder truck; 5 hose carriages; 3000 rubber hose in good condition; 3150 feet poor; 1700 feet cotton, good; water pumped from river, Holly system; 25¾ miles maines; 273 hydrants; paid fire department; 11 men paid full time; 27 paid part time; fire alarm telegraph, 21 street boxes; 9 horses.

SALINAS—Population, 1000; 1 hand engine; 2 chemical extinguishers; 2 hose carriages; 1500 feet rubber hose; water works; 21 hydrants; volunteer fire department, 107 men.

SAN BERNARDINO—Population, 3000; 1 hand fire engine; 100 feet rubber hose in good condition; 300 feet poor; 400 feet leather, good; water supply, 50 cisterns, supplied from artesian wells; average capacity, 1500 gallons; volunteer fire department, 40 men.

SAN BUENAVENTURA.—Population, 1600; 1 hose carriage; water works, gravity pressure; 6 hydrants, volunteer fire department, 40 men.

SAN DIEGO—Population, 2300; 1 hook and ladder truck; 1 hose carriage; 4 chemical extinguishers; water works, gravity pressure; 3 reservoirs, 8,000,000 gallons capacity; 3 miles of mains; 3 hydrants; 350 feet good leather hose; volunteer fire department, 40 men.

SAN FRANCISCO—Population, 233,956; 17 steam fire engines; 6 hook and ladder trucks; 13 hose carriages; 29 chemical extinguishers (hand); 1 fire boat; 25,000 feet rubber hose in good condition; 5000 feet poor; water works, gravity pressure; 7 distributing reservoirs (2 out of use at present); 25,000,000 gallons capacity (daily); 173 miles of street mains and supply pipes; 1352 hydrants; paid fire department; 70 men paid full time; 233 part time; fire alarm telegraph; 156 street boxes; 72 horses; incorporated fire patrol, 14 permanent men.

SAN JOSE—Population, 12,567; 3 steam fire engines; 2 hand fire engines; 1 hook and ladder truck; 6 hose carriages; 6 chemical extinguishers (hand); 1 chemical engine; 1000 feet of rubber hose in good condition; 3500 feet, poor; water works, gravity pre-sure; 4 reservoirs, 7 cisterns, capacity, 120,000 galions; 12 miles of street main and supply pipes; 102 hydrants; paid fire department; 40 men paid full time; 40 volunteers; American District Telegraph.

SAN LUIS OBISPO—Population, 2500; 1 hook and ladder; 1 hose carriage; 560 feet rubber hose in good condition; water works, gravity pressure; 2 reservoirs, 600,000 gallons capacity; 7 miles of street mains and supply pipes; 11 hydrants; volunteer fire department, 78 men.

SAN MATEO—Population, 1000; 3 chemical engines; 3 chemical extinguishers.

SAN PABLO—Population, 1075; no fire protection.

SANTA BARBARA—Population, 4500; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; water supply, 3 cisterns; 1150 feet rubber hose; volunteer fire department, 50 men.

SANTA CLARA—Population, 2000; 1 chemical engine; 1 hand engine; 2 hook and ladder trucks; 2 hose carriages; water works, gravity pressure; 3 reservoirs, 5,000,000 gallons capacity; 8 miles of mains; 30 hydrants; 600 feet rubber hose; 1200 feet leather; volunteer fire department, 100 men.

SANTA CRUZ—Population, 3000; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 500 feet cotton, good; water works, gravity pressure and direct pumping; 6 reservoirs; 17 miles mains; 35 hydrants; volunteer fire department, 80 men.

SAN JUAN—Population, 1000; 1 hook and ladder truck; water supply, wells; volunteer fire department, 25 men.

SANTA ROSA—Population, 2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 15 hydrants; 1400 feet leather hose; volunteer fire department, 50 men.

SONORA—Population, 1322; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 17 hydrants; 800 feet good rubber hose; volunteer fire department, 75 men.

SUISUN—Population, 1000; 1 hand engine; 2 hose carriages; water supply, 5 cisterns; 1000 feet leather hose; volunteer fire department, 28 men.

ST. HELENA—Population, 1700; 1 hose carriage; 600 feet rubber hose in good condition; water works, gravity pressure; 1 reservoir; 3 miles of street main and supply pipes; 14 hydrants; volunfire department, 22 men.

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STOCKTON—Population, 10,287; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 1 chemical engine; 3500 feet rubber hose in good condition; 350 feet, poor; water works; 32 cisterns, gravity pressure and direct pumping; 8 men paid full time; 260 volunteers; 9 horses.

SUTTER CREEK—Population, 1000; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 1 reservoir; 20 hydrants; 500 feet rubber hose; volunteer fire department, 40 men.

TRUCKEE—Population, 1000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 6 chemical extinguishers; water works, gravity pressure; 3 miles main; 7 hydrants; 8 cisterns; 2000 feet good rubber hose; volunteer fire department, 100 men.

UKIAH—Population, 1000; 1 chemical engine, volunteer fire department, 16 men.

VALLEJO—Population, 3500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure, 500,000 gallons capacity; 2 reservoirs; 16 miles of mains; 35 hydrants; 2000 feet fair rubber hose; volunteer fire department, 170 men.

WATSONVILLE—Population, 1800; 2 hose carriages; 500 feet rubber hose in good condition; 450 feet leather, good; water works, gravity pressure and direct pumping; 2 reservoirs, 4,000,000 gallons capacity; 18 miles of mains; 13 hydrants; volunteer fire department, 50 men.

WOODLAND—Population, 2000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 1 reservoir; 7¾ miles main; 10 hydrants; 1000 feet rubber hose; volunteer fire department, 55 men.

YREKA—Population, 1063; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 11 cisterns; 900 feet good leather hose; volunteer fire department, 125 men.

COLORADO.

BLACK HAWK—Population, 2000; 3 hose carriages; hooks and ladders (without trucks); 1600 feet rubber lined and jacketed, in good condition; 50 feet poor; water supply, 1 reservoir; 1600 feet main pipe; 3 hydrants; volunteer department, 42 men.

CENTRAL CITY—Population, 3000; 1 hook and ladder truck; 4 hose carriages; 500 feet rubber hose in good condition; 500 feet, poor; 2000 feet cotton, good; water works, gravity pressure, 2 reservoirs 150,000 gallons capacity; 1 mile street main and supply pipes; 16 hydrants; volunteer fire department, 115 men.

COLORADO SPRINGS—Population, 1480; 1 chemical engine; 1 hook and ladder truck.

DENVER—Population, 40,000; 2 hook and ladder trucks; 8 hose carriages; water works, Holly system, 4,000,000 gallons capacity; 20 miles of mains; 170 hydrants; 4000 feet good rubber hose; 2000 feet, poor; 2000 poor cotton hose; fire alarm telegraph, 15 street boxes; volunteer fire department, 250 men.

LEADVILLE—Population, 20,000; 1 hook and ladder truck; 2 hose carriages; water works; good hose; fire alarm telegraph, 10 street boxes; volunteer fire department.

PUEBLO—Population, 6000; 2 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 200 feet, poor; water works, Holly system, 1,500,000 gallons capacity; 6 miles of mains and supply pipes; 54 hydrants; volunteer fire department, 103 men.

CONNECTICUT.

ANSONIA—Population, 6000; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 2 reservoirs; 5 miles of mains; 48 hydrants; 1000 feet good rubber hose; 650 feet good leather hose; 500 feet poor linen hose; volunteer fire department, 60 men.

BETHEL—Population, 2726; 2 hand fire engines; 2 hose carriages; 20 chemical extinguishers (hand); 1200 feet rubber hose in good condition; 400 feet cotton, poor; 200 feet linen, poor; 50 feet leather, good; water works, gravity pressure; 1 reservoir, 87,000,000 gallons capacity; 5 miles of street mains and supply pipes; 26 double hydrants; volunteer fire department, 120 men.

BIRMINGHAM—Population, 4000; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; 300 feet leather, good; water works, gravity pressure; 2 reservoirs, 250,000 gallons capacity; 4 miles street mains and supply pipes; 47 hydrants; volunteer fire department, 80 men.

BRADFORD—Population, 2070; no fire protection.

BRANFORD—Population, 3047; no fire protection.

BRIDGEPORT—Population, 29,148; 3 steam engines; 2 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; water works, gravity pressure, 2,200,000 gallons capacity; 40 miles of mains; 180 hydrants; 8250 feet good cotton hose; fire alarm telegraph; part paid fire department, 61 men; horses.

BRISTOL—Population, 5347; 1 steam fire engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1500 feet cotton hose in good condition; 300 feet leather, good; 200 feet, poor; water supply, 40 cisterns; 1 hydrant; volunteer fire department; 150 men.

CANAAN—Population, 1157; no fire protection.

CHESHIRE—Population, 2000; 1 hand fire engine; 1 chemical engine.

CHESTER—Population, 1177; no fire protection.

CLINTON—Population, 1402; no fire protection.

COLCHESTER—Population, 2974; 1 hand engine; 1 hose carriage; water supply, 3 cisterns; 400 feet good leather hose.

COLLINSVILLE—Population, 1500; 1 hand fire engine; 3 hose carriages; 1600 feet rubber hose in good condition; water supply, river, 2 cisterns 5000 gallons capacity: 4 men paid part time; 275 volunteers.

DANBURY—Population, 11,669; 1 hook and ladder truck; 4 hose carriages; 500 feet rubber hose in good condition; 1000 feet, poor; 200 feet cotton, rubber lined, in good condition; water works, gravity pressure; 2 reservoirs; 15 miles of street mains and supply pipes; 120 hydrants; volunteer fire department, 125 men.

DANIELSONVILLE—Population, 4000; 1 steam fire engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1600 feet leather hose in good condition: 65 feet, poor; water supply, 11 cisterns, average 30,000 gallons capacity; volunteer fire department, 110 men.

EAST HAMPTON—Population, 1000; no fire protection.

ESSEX—Population, 1855; 1 hand fire engine; 15 chemical extinguishers (hand); 200 feet leather hose in good condition; 500 feet, poor; water supply, river, 3 cisterns; volunteer fire department, 35 men.

FAIR HAVEN—Population, 5000; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; 200 feet, poor; water works, New Haven, 7 reservoirs; 1 mile of street main and supply pipes; 4 hydrants; volunteer fire department, 40 men.

GREENVILLE—Population, 2280; part of Norwich.

GREENWICH—Population, 1235; part of Norwich.

GREENWICH—Population, 7892; 1 hook and ladder truck; 1 hose carriage; 4 chemical extinguishers, hand; 1 force pump, on truck; 200 feet rubber hose in good condition; 800 feet linen, good; water-works, gravity pressure; 1 reservoir, 300,000,000 gallons capacity; 7 miles of street mains and supply pipes; 30 hydrants; volunteer fire department, 64 men.

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GUILFORD—Population, 2782; 2 hand engines; 1 hook and ladder truck; 500 feet poor leather hose; volunteer fire department, 70 men.

HARTFORD.—Population, 42,553; 6 steam fire engines; 2 hook and ladder trucks; 8 hose carriages; 250 feet rubber hose in good condition; 9700 feet cotton, good; 6000 feet leather, good; water-works, gravity pressure, 4,000,000 gallons capacity; 70 miles street mains; 342 hydrants; fire alarm telegraph, 42 street boxes; paid fire department, 23 men, paid full time; 106 men, part time; 19 horses.

LITCHFIELD—Population, 3410; no fire protection.

MERIDEN—Population, 18,340; 1 hook and ladder truck; 9 hose carriages; water works, gravity pressure; 1 reservoir of 200,000,000 gallons capacity; 24 miles of mains; 190 hydrants; 3500 feet good cotton hose; 1200 feet good leather hose; 200 feet poor; fire alarm telegraph; 70 men paid part time; 18 volunteers.

MIDDLETOWN—Population, 11,731; 2 hand fire-engines; 2 hook and ladder trucks; 2 chemical extinguishers, hand; 6 hose carriages; 1450 feet rubber hose in good condition; 300 feet, poor; 1200 feet cotton, good; 950 feet linen, good; 1700 feet leather, good; 200 feet leather, poor; water-works, gravity pressure; 1 reservoir; 8 cisterns; 15½ miles of street mains and supply pipes; 85 hydrants; volunteer fire department, 125 men; fire alarm telegraph; 10 alarm stations.

MILFORD—Population, 3347; 1 hand engine; 350 feet leather hose, good; 50 feet leather, poor; volunteer fire department, 60 men.

MYSTIC BRIDGE—Population, 2000; 1 steam engine; 2 hose carriages; water supply, river; 1300 feet good rubber hose; volunteer fire department, 45 men.

MYSTIC RIVER—Population, 1720; no fire protection.

NAUGATUCK—Population, 4272; no fire protection.

NEW BRITAIN—Population, 13,978; 1 steam fire engine; 1 hand engine; 1 hook and ladder truck; 6 hose carriages; 50 feet rubber hose in good condition; 2100 feet cotton, good; 1000 feet linen, good; 1500 feet leather, poor; water-works, gravity pressure; 2 reservoirs, 2,000,000 gallons capacity; 30 miles of street mains and supply pipes; 152 hydrants; paid fire department; 61 men paid full time, 60 men part time; fire alarm telegraph, 14 street boxes; 4 horses (hired.)

NEW CANAAN—Population, 2673; 1 hook and ladder truck.

NEW HAVEN—Population, 882; 8 steam fire engines; 2 hook and ladder trucks; 10 hose carriages; 2 chemical extinguishers, hand; 3700 feet cotton hose in good condition; 12,000 feet leather, good; water-works, gravity pressure; 1 reservoir; 12,000,000 gallons capacity; 100 miles street mains and supply pipes; 600 hydrants; fire alarm telegraph, 66 street boxes; 30 men paid full time; 90 men, paid part time; 25 horses.

NEW LONDON—Population, 10.529; 2 steam fire engines; 1 hand; 1 hook and ladder truck; 6 hose carriages; 600 feet rubber hose, in good condition; 250 feet rubber hose, poor; 1950 feet, cotton, good; 500 feet linen, good; 1200 feet leather, good; 450 feet leather, poor; water supply, lake, 6,000,000 gallons capacity; gravity pressure; 108 hydrants; 21 miles street mains and supply pipes; volunteer fire department, 225 men.

NEW MILFORD—Population, 3907; 1 hose carriage; water works, gravity pressure; 1 reservoir; 32 hydrants; 1100 feet good leather hose; volunteer fire department, 50 men.

NEWTOWN—Population, 4013; no fire protection.

NORTH MANCHESTER—Population, 1020; no fire protection.

NORWALK—Population, 13,956; 1 steam fire engine; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose in good condition; 400 feet, poor; water works, gravity pressure; 2 reservoirs, 64,500 gallons capacity; 13 miles of street mains and supply pipes; 95 hydrants; volunteer fire department, 150 men.

NORWICH—Population, 21,141; 4 steam engines; 8 chemical extinguishers: 1 hook and ladder truck; 11 hose carriages; 100 feet rubber hose in good condition; 1200 feet cotton, good; 5000 feet leather, good; water works, gravity pressure; 1 reservoir, 350,000,000 gallons capacity; 30 miles of street mains and supply pipes; 245 hydrants; fire alarm telegraph, 19 street boxes; 1 man (Chief Engineer) paid full time; 8 men, part time; volunteer department, 350 men; 4 horses.

PLAINVILLE—Population, 1930; no fire protection.

PORTLAND—Population, 2000; water supply, 2 reservoirs, 9000 gallons capacity; no fire department.

PUTNAM—Population, 5,827; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 150 feet, poor; 1000 feet cotton, good; 450 feet leather, good; water supply, river and two cisterns; 2 miles street mains and supply pipes; 35 hydrants; 140 men paid part time.

RIDGEFIELD—Population, 2028; no fire protection.

ROCKVILLE—Population, 5250; 2 hand engines 1 hook and ladder truck; 2 hose carriages; 20 chemical extinguishers; 1000 feet rubber hose in good condition; 350 feet linen, good; 650 feet, poor; water works, gravity pressure; 1 reservoir; 8 miles street mains and supply pipes; 40 hydrants; 46 men paid full time; 61 men, part time.

SEYMOUR—Population, 2318; no fire protection.

SOUTH COVENTRY—Population, 3600; 8 chemical extinguishers.

SOUTHINGTON—Population, 5411; 20 chemical extinguishers.

SOUTHPORT—Population, 6150; no fire protection.

SOUTH NORWALK—Population, 3500; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure: 2 reservoirs, 174,000,000 gallons capacity; 11 miles of mains; 60 hydrants; 350 feet rubber hose good; 50 feet, poor; 900 feet cotton, good; volunteer fire department, 90 men.

STAFFORD SPRINGS—Population, 3500; 1 steam engine; 1 hand engine; 1 hose carriage; water supply, river and wells; 50 feet rubber hose in good condition; 500 feet leather, good; 100 feet leather, poor; volunteer fire department, 50 men.

STAMFORD—Population, 11,298; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water works, gravity pressure; 54 hydrants; 2000 feet good leather hose; volunteer fire department, 130 men.

STONINGTON—Population, 7353; 2 hand engines; water supply, sound and 3 cisterns; 1200 feet good leather hose; volunteer fire department, 60 men.

STRATFORD—Population, 4251; 1 hook and ladder truck; volunteer fire department, 50 men.

THOMASTON—Population, 3225; no fire protection.

THOMPSONVILLE—Population, 5051; 1 steam engine; 1 hand engine; 6 hose carriages; water works, gravity pressure; 30 hydrants; 6 cisterns; 500 feet good linen and leather hose; volunteer fire department, 100 men.

UNIONVILLE—Population, 1410; no fire protection.

WALLINGFORD—Population, 2880; 1 steam engine; 2 hose carriages; 1550 feet cotton hose, in good condition; volunteer fire department, 75 men.

WATERBURY—Population, 20,269; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 6

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hose carriages; 600 feet rubber hose, in good condition; 500 feet cotton, good; 50 feet cotton, poor; 950 feet linen, good; 50 feet linen, poor; 1500 feet leather, good; 1150 feet leather, poor; water works, gravity pressure; 2 reservoirs; 24½ miles of street mains and supply pipes; 161 hydrants; volunteer fire department, 208 men.

WEST HARTFORD—Population, 1828; 1 hose carriage; water works; 1 hydrant; 3 cisterns; 400 feet good leather hose; volunteer fire department, 25 men.

WEST HAVEN—Population, 2100; no fire protection.

WESTPORT—Population, 3477; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, river; 800 feet rubber hose, good condition; 800 feet leather, good; volunteer fire department, 125 men.

WESTVILLE—Population, 1320; no fire protection.

WINDSOR LOCKS—Population, 2332; 1 steam engine; 2 hose carriages; 10 chemical extinguishers, hand; water supply, canal; 700 feet rubber hose, in good condition; 1500 feet linen, good; 300 feet leather, good.

WINSTED—Population, 6704; 4 hose carriages; water works, gravity pressure; 1 reservoir; 9 miles of mains; 78 hydrants; 2000 feet good leather hose; volunteer fire department, 110 men.

WALCOTTVILLE—Population, 3100; waterworks, gravity pressure; 1 reservoir; 37 hydrants.

DELAWARE.

CAMDEN—Population, 1500; no fire protection.

DELAWARE CITY—Population, 2500; no fire protection.

DOVER—Population, 7594; 1 hook and ladder truck, and 1 chemical extinguisher (hand).

FREDERICA—Population, 1500; no fire protection.

GEORGETOWN—Population, 2273; no fire protection.

LAUREL—Population, 2500; 1 hand engine.

LEBANON—Population, 1080; no fire protection.

LEWES—Population, 3103; no fire protection.

MIDDLETOWN—Population, 3429; 1 hook and ladder truck.

MILFORD—Population, 5000; no fire protection.

MILTON—Population, 1500; no fire protection.

NEWARK—Population, 2500; no fire protection.

NEW CASTLE—Population, 3700; 1 hand fire-engine (broken down); 1 hose carriage; 600 feet rubber hose, in good condition; 100 feet leather hose, good; 400 feet leather hose, poor; water works, direct pumping, 1 reservoir, 1,500,000 gallons capacity; 10 miles of street main and supply pipes; 32 hydrants; volunteer fire department, 50 men.

ODESSA—Population, 1200; no fire protection.

SEAFORD—Population, 3161; 1 hand engine; 1 hose carriage; 500 feet good rubber hose; volunteer fire department, 30 men.

SMYRNA—Population, 5000; 2 hand engines.

WILMINGTON—Population, 42,499; 8 steam engines; 1 hook and ladder truck; 10 hose carriages; water works, gravity pressure, 2 reservoirs, 3,804,852 gallons capacity; 449 hydrants; 8000 feet good rubber hose; 100 feet cotton hose, good; 600 volunteers; 17 horses.

FLORIDA.

APALACHICOLA—Population, 1125; no fire protection.

FERNANDINA—Population, 3000; no fire protection.

GAINESVILLE—Population, 600; 1 hook and ladder truck; water supply, wells; volunteer fire department, 40 men.

JACKSONVILLE—Population, 12,000; 2 steam fire engines; 1 hand fire engine; 1 hook and ladder truck; 4 hose carriages; water supply, river; 300 feet fair rubber hose; volunteer fire department, 150 men; horses.

KEY WEST—Population, 5000; 1 steam fire engine; 1 hand fire engine; 6 chemical extinguishers (hand); 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in poor condition; water supply, ocean, 200 cisterns (private); 1 man paid full time, 99 volunteers.

LIVE OAK—Population, 1300; no fire protection.

MILTON—Population, 1025; 1 hand engine, (private); 6 chemical extinguishers, hand, (private); water supply, river; 300 feet rubber hose, good.

MONTICELLO—Population, 1050; no fire protection.

PENSACOLA—Population, 5000; 1 steam fire engine; 1 hand fire engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1100 feet rubber hose, good condition; 450 feet rubber hose, poor; water supply, bay; 1 reservoir; 1 man paid full time; 150 volunteers.

ST. AUGUSTINE—Population, 1750; no fire protection.

TALLAHASSEE—Population, 2025; 7 chemical extinguishers, hand (private); water supply, 5 cisterns.

WARRINGTON—Population, 1697; 1 steam fire engine; 1 hand fire engine; 1 chemical engine (private); 10 chemical extinguishers, hand; 4 hose carriages; 500 feet rubber hose in good condition; water supply, bay; volunteer fire department, 40 men.

GEORGIA.

ALBANY—Population, 2101; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 900 feet rubberhose, in good condition; 600 feet cotton good; 2 horses; water supply, 5 cisterns; volunteer fire department, 110 men.

AMERICUS—Population, 4000; 2 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 4 chemical extinguishers; 500 feet rubber hose; 400 feet cotton; 500 feet leather; water supply, 9 cisterns; volunteer fire department, 200 men.

ATHENS—Population, 5000; 1 steam engine; 2 hand engines; 1 chemical engine; 3 chemical extinguishers (hand); 1100 feet rubber hose in good condition; 300 feet leather, poor; water supply, 50 cisterns; volunteer fire department 250, men; 4 horses.

ATLANTA—Population, 21,789; 3 steam engines; 1 hook and ladder truck; 7 hose carriages; water works, Holly system, 5,000,600 gallons capacity; 17 miles street mains; 219 hydrants; 2400 feet good rubber hose; 2000 feet, poor; 5 men paid full time, 251 volunteers; 15 horses.

AGUSTA—Population, 30,000; 5 steam engines; 1 hand engine; 1 hook and ladder truck; 12 hose carriages; water works, gravity pressure, 2,200,000 gallons capacity; 19 miles of mains; 200 hydrants; 18 cisterns; 2000 feet good rubber hose; 2500 feet good leather hose; 1000 feet poor rubber hose; volunteer fire department, 180 men.

BAINBRIDGE—Population, 1351; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 500 feet rubber hose, poor; water supply, 5 cisterns; volunteer fire department, 75 men.

BARNESVILLE—Population, 3000; 1 steam fire engine; 1 hose carriage; 800 feet rubber hose in good condition; 200 feet rubber hose, poor; water supply, 3 cisterns; volunteer fire department, 25 men.

BLAKELY—Population, 1000; 67 wells; no fire protection.

BRUNSWICK—Population, 3000; 1 steam engine; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 150 rubber hose, good; 500 feet cotton hose, good; water supply, bay; 2 cisterns, 20,000 gallons capacity; volunteer fire department, 40 men.

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BUTLER—Population, 2479; no fire protection.

CARTERSVILLE—Population. 2232; 1 hook and ladder truck.

CEDARTOWN—Population, 1100; no fire protection.

COCHRAN—Population, 1000; 1 hand engine; 250 feet good rubber hose.

COLUMBUS—Population, 10,000; 2 steam fire engines; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 400 feet rubber hose in poor condition; 1900 feet leather hose, good; 500 feet leather hose, poor; water supply, river; 26 cisterns, 350,000 gallons capacity; 2 miles street mains and supply pipes; 12 hydrants; 7 men paid part time, 213 volunteers; 4 mules.

CONYERS—Population, 1000; 1 hand fire engine; 1 hose carriage; 1200 feet rubber hose in good condition; 20 men paid for full time, 250 volunteers.

COVINGTON—Population, 1121; no fire protection.

CUTHBERT—Population, 2210; 1 chemical engine and 10 chemical extinguishers; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose and 400 feet poor rubber hose; water supply, 4 cisterns; volunteer fire department, 250 men.

DALTON—Population, 1809; 1 chemical engine; 100 feet good rubber hose.

DAHALONEGA—Population, 1000; 1 hand engine; 200 feet hose.

DAWSON—Population, 1099; 1 chemical engine; 2 chemical extinguishers; 200 feet good rubber hose; volunteer fire department, 45 men.

EATONTON—Population, 1240; no fire protection.

FORSYTH—Population, 1000; 1 chemical engine; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 50 men.

FORT VALLEY—Population, 1500; 1 hook and ladder truck, water supply, 6 cisterns; 50 men.

GAINESVILLE—Population, 4000; 1 hand fire engine; 1 hook and ladder truck; 1 hose carriage; 2 chemical extinguishers; 800 feet rubber hose in good condition; 200 feet poor; water supply, 3 cisterns, 5000 gallons capacity (each); volunteer fire department, 50 men.

GRIFFIN—Population, 3421; 2 steam engines: 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 6 chemical extinguishers; water supply, 4 cisterns; 2000 feet good rubber hose; 4 horses; volunteer fire department, 200 men.

LA GRANGE—Population, 2053; no fire protection.

LUMPKIN—Population, 1200; no fire protection.

MACON—Population, 12,748; 5 steam fire engines; 1 hook and ladder truck; 11 hose carriages; 4500 feet rubber hose in good condition; 1000 feet, poor; water supply, 16 cisterns, 147,000 gallons capacity; water works are now in course of construction; volunteer fire department, 280 men; 4 horses.

MADISON—Population, 3000; no fire protection.

MARIETTA—Population, 1888; 1 hand engine; 1 hose carriage; water supply, 4 cisterns; 1000 feet good rubber hose; volunteer fire department, 35 men.

MILLEDGEVILLE—Population, 2750; 1 hand engine; 1 hose carriage; 400 feet good hose; volunteer fire department, 80 men.

MONTEZUMA—Population, 1597; no fire protection.

NEWNAN—Population, 1917; no fire protection.

QUITMAN—Population, 784; 1 hand engine; 1 hook and ladder truck; water supply, 4 cisterns; 250 feet good rubber hose; volunteer fire department, 60 men.

ROME—Population, 2748; 2 steam engines; 1 hand engine; 4 hose carriages; water works; 40 hydrants; 1550 feet good rubber and leather hose; volunteer fire department, 150 men.

SANDERSVILLE—Population, 1500; 1 hand fire engine; 100 feet rubber hose in poor condition; 20 feet linen, poor; water supply, 1 cistern; volunteer fire department, 50 men.

SAVANNAH—Population, 30,681; 4 steam fire engines; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in good condition; 900 feet, poor; 2100 feet leather, poor; water works, gravity pressure; 1 reservoir; 12 miles street mains and supply pipes; 241 hydrants; 11 men paid for full time; 3 part time; 136 volunteers; 11 horses; fire alarm telegraph; 24 street boxes.

SPARTA—Population, 1500; no fire protection.

TALBOTTON—Population, 1000; no fire protection.

THOMASTON—Population, 1200; no fire protection,

THOMASVILLE—Population, 2000; 2 hand fire engines; 1 hook and ladder truck; 2 hose carriages; 700 feet of rubber hose in good condition; 200 feet, poor; water supply, 19 cisterns, 20,000 gallons capacity; volunteer fire department; 130 men.

THOMPSON—Population, 800; 1 hand engine; 1 hose carriage; 1 chemical extinguisher; water supply, 9 cisterns; 300 feet good rubber hose; 200 feet cotton; volunteer fire department, 40 men.

WASHINGTON—Population, 1200; no fire protection.

WAYNESBOROUGH—Population, 1000; 1 hand fire engine; 1 hook and ladder truck; 1 hose carriage; 1 chemical extinguisher (hand); 200 feet rubber hose in good condition; water supply, 3 cisterns; volunteer fire department, 30 men.

WEST POINT—Population, 1500; 1 hand engine; 1 hose carriage; 3 chemical extinguishers; water supply, river, 1 cistern; 300 feet good rubber hose; 400 feet leather; volunteer fire department, 25 men.

ILLINOIS.

ABINGDON—Population, 1350; 1 chemical engine and 4 chemical extinguishers; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 45 men.

ALBANY—Population, 1017; no fire protection.

ALEDE—Population, 1650; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 56 men.

ALEXIS—Population, 1000; 1 hook and ladder truck; 25 men.

ALTON—Population, 8978; 1 hook and ladder truck; 4 hose carriages; 1000 feet rubber hose in good condition; 1000 feet cotton, good; 200 feet leather, poor; water works, gravity pressure; 2 tanks, 2,000,000 gallons capacity; 12 miles street mains and supply pipes; 87 hydrants; 2 men paid part time; 98 volunteers.

ALTOONA—Population, 1000; no fire protection.

AMBOY—Population, 2448; 1 steam fire engine; 1 chemical engine; 3 hose carriages; 1000 feet rubber hose in good condition; 500 feet, poor; water works, gravity pressure; 2 reservoirs; ¾ mile of street mains and supply pipes; 3 hydrants; volunteer fire department; 35 men.

ANNA—Population, 2053; no fire protection.

ARCOLA—Population, 2500; no fire protection.

ASHLEY—Population, 1500; no fire protection.

ASTORIA—Population, 1280; no fire protection.

ATLANTA—Population, 1500; 1 hook and ladder truck; 8 chemical extinguishers.

AUBURN—Population, 1200; 4 chemical extinguishers.

AURORA—Population, 11,875; 3 steam fire engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in poor condition; 700 feet linen, good; 4400 feet leather, good; water works, Holly system; river; 8 cisterns; 3990 feet street mains and supply pipes; 16 hydrants; 9 men paid for part time; 141 volunteers.

AUSTIN—Population, 1200; no fire protection.

BARRY—Population, 1392; no fire protection.

BATAVIA—Population, 2640; 1 hand engine; 1 hose carriage, 12 chemical extinguishers; water

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supply, river; 700 feet good rubber hose; volunteer fire department, 40 men.

BEARDSTOWN—Population, 2600; 1 hand fire engine; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; 350 feet poor; water supply, river; volunteer fire department, 60 men.

BELLEVILLE—Population, 10,400; 2 steam engines: 2 hand engines; 8 hose carriages; water supply, 20 cisterns; 2000 feet good rubber hose; 1000 feet good cotton; 1200 feet poor rubber; 500 feet poor linen; volunteer fire department, 150 men.

BELVIDERE—Population, 3500; 10 chemical extinguishers; water supply, river.

BEMENT—Population, 1175; 6 chemical extinguishers; water supply, 4 cisterns.

BENTON—Population, 1000; 2 chemical extinguishers.

BLANDENSVILLE—Population, 1800; 1 chemical extinguisher; 1 hose carriage; 120 feet rubber hose in good condition; water supply, cisterns; volunteer fire department, 16 men.

BLOOMINGTON—Population, 17,184; 2 steam fire engines; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet cotton, good; water works; stand plpe; 26 cisterns; 9 miles street mains and supply pipes; 106 hydrants; paid fire department; 6 men paid for full time; 11 part time; 6 horses.

BLUE ISLAND—Population 2000; 2 hook and ladder trucks; 1 hose carriage; 400 feet rubber hose in good condition; 100 feet poor; water works; 1 tank; 1500 feet of street mains and supply pipes; 6 hydrants; volunteer fire department, 30 men.

BREESE—Population, 1000; no fire protection.

BRIGHTON—Population, 1040; no fire protection.

BRIMFIELD—Population, 1050; no fire protection.

BROOKLYN—Population, 1000; no fire protection.

BUSHNELL—Population, 2500; 1 chemical engine; 1 hook and ladder truck; 200 feet good hose; volunteer fire department, 35 men.

BUTLER—Population, 1650; no fire protection.

CAIRO—Population, 8,000; 1 steam engine; 6 hand engines; 7 hose carriages; water supply, river and 10 cisterns; 2000 feet good rubber hose; volunteer fire department, 225 men.

CAMBRIDGE—Population, 2000; 1 chemical engine; 2 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 550 feet good rubber hose; volunteer fire department, 75 men.

CAMP POINT—Population, 1131; 1 chemical engine; 1 hand engine; 50 feet poor rubber hose.

CANTON—Population, 3766; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 4 cisterns; 1200 feet good rubber hose; 4 paid men; 50 volunteers; 2 horses.

CARBONDALE—Population, 2213; no fire protection.

CARLINVILLE—Population, 3118; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet good rubber hose; volunteer fire department, 60 men.

CARLYLE—Population, 2018; 1 hook and ladder truck: 5 chemical extinguishers; water supply, cisterns and wells; volunteer fire department, 40 men.

CARMI—Population, 2513; no fire protection.

CARPENTERSVILLE—Population, 1300; 5 chemical extinguishers; water supply, river.

CARROLLTON—Population, 3000; 1 hook and ladder truck; 4 chemical extinguishers; volunteer fire department, 25 men.

CARROLL—Population, 2090; no fire protection.

CARTHAGE—Population, 1594; 1 steam engine; 1 hand engine; 2 hook and ladder trucks; 1 hose carriage; water supply, 23 cisterns; full complement good hose; 12 paid men; 3 volunteers; 2 horses.

CENTRALIA—Population, 6000; 1 chemical engine; 1 hook and ladder truck; 250 feet fair rubber hose; volunteer fire department, 40 men; shops of central railroad supplied with 1 chemical engine; 8 chemical extinguishers; 2 hose carriages; 800 feet hose; stationary steam pump; all in charge of chief of city fire department.

CHAMPAIGN—Population, 5106; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose in good condition; 800 feet poor; 600 feet cotton, good; water supply, 10 cisterns, 80,000 gallons capacity; volunteer fire department, 70 men.

CHATSWORTH—Population, 1055; 1 hand engine; 1 hook and ladder truck; 5 chemical extinguishers; 1 hose carriage; 8 cisterns; 500 feet good rubber hose; 400 feet good leather hose; volunteer fire department, 35 men.

CHEBANSE—Population, 1250; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose, in good condition; water works, gravity pressure; 1 reservoir; ¼ mile of street mains and supply pipes; 10 hydrants; volunteer fire department, 25 men.

CHENOA—Population, 2000; 1 hook and ladder truck: water supply, 3 cisterns.

CHESTER—Population, 2400; 1 steam engine; 2 hand engines; 2 hook and ladder trucks; 2 hose carriages; water supply, river; 1000 feet good hose; 8 paid men; 50 volunteers.

CHICAGO—Population, 503,304; 33 steam fire engines; 5 chemical engines, 18 chemical extinguishers; 8 hook and ladder trucks; 31 hose carriages; 13,292 feet rubber hose, in good condition; 17,120 feet cotton, good; 2300 feet chemical, good; 4,375 feet leather, fair; water works, stand pipes, direct pressure, lake, 13 cisterns; 450 miles of street mains and supply pipes; 3500 hydrants; paid fire department, 349 men, 152 horses; fire alarm telegraph, 487 street boxes; fire patrol, 17 permanent men, 7 auxiliary.

CHILLICOTHE—Population, 1250; 2 chemical engines; 2 chemical extinguishers; 400 feet good rubber hose, volunteer fire department, 35 men.

CLAY CITY—Population, 1100; no fire protection.

CLAYTON—Population, 1310; no fire protection.

CLINTON—Population, 2710; 1 hand engine; 1 hose carriage; water supply, 5 cisterns; 800 feet good rubber hose; volunteer fire department, 60 men.

COAL VALLEY—Population, 2000; no fire protection.

COLLINSVILLE—Population, 2889; no fire protection.

COLUMBIA—Population, 1308; no fire protection.

DALLAS CITY—Population, 1500; no fire protection.

DANVILLE—Population, 7735; 2 steam engines; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose, in good condition; 500 feet rubber, poor; water supply, 18 cisterns; average capacity, 2000 gallons; paid fire department, 4 men paid full time, 15 paid part time; 3 horses.

DECATUR—Population, 9548; 4 chemical extinguishers; 2 hook and ladder trucks; 7 hose carriages; 3400 feet rubber hose, in good condition; 1100 feet rubber, poor; water supply, river, Holly system; 9½ miles of street mains and supply pipes; 91 hydrants; fire alarm telegraph, 6 street boxes; volunteer fire department, 163 men.

DE KALB CITY—Population, 1598; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 50 men.

DELAVAN—Population, 1342; 1 hook and ladder truck; 4 chemical extinguishers; volunteer fire department, 35 men.

DIAMOND—Population, 1000; no fire protection.

DIXON—Population, 3658; 1 chemical engine; 2 hook and ladder trucks; 3 hose carriages; 950 feet rubber hose, in good condition; 800 feet rubber, poor; 350 feet cotton, good; water works, direct pressure, river; 1600 feet street mains and supply

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pipes; 4 hydrants; volunteer fire department, 97 men.

DUNDEE—Population, 1250; no fire protection.

DU PAGE—Population, 1167; no fire protection.

DU QUOINE—Population, 2808; no fire protection.

DWIGHT—Population, 1295; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose, in good condition; water supply, 2 cisterns, 280,000 gallons capacity; paid fire department, 45 men.

EARLVILLE—Population, 1800; no fire protection.

EAST DUBUQUE—Population, 1400; 1 hand engine; 6 chemical extinguishers, hand, (private property); 1 hose carriage; 300 feet leather hose, in good condition; water supply, river, 1 cistern, 2500 gallons capacity; volunteer fire department, 25 men.

EAST ST. LOUIS—Population, 9000; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; water supply, river.

EDWARDSVILLE—Population, 2889; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 15 cisterns; 600 feet good cotton hose; volunteer fire department, 47 men.

EFFINGHAM.—Population, 3067; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; water supply, 6 cisterns; 400 feet rubber hose; volunteer fire department, 80 men.

ELIZABETH—Population, 1025; no fire protection.

ELGIN—Population, 8789; 2 steam engines; 6 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 2300 feet rubber hose, in good condition; 300 feet cotton, good; water works, Holly system, river, 3 cisterns; 2¾ miles of street mains; 17 hydrants; fire alarm telegraph, 11 street boxes; 5 men paid for part time; 99 volunteers.

ELMWOOD—Population, 1800; 1 hand engine; 1 chemical extinguisher; 1 hose carriage; 400 feet rubber hose, in good condition; 200 feet rubber, poor; water supply, 7 cisterns; volunteer fire department, 35 men.

EL PASO—Population, 1390; 1 chemical engine; 1 hook and ladder truck; 5 chemical extinguishers; 400 feet good rubber hose; volunteer fire department, 40 men.

ENGLEWOOD—Population, 12 500; 1 steam engine; 4 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; water works, Holly system, 5,000,000 gallons capacity; 262 hydrants; 3000 feet good rubber hose; 400 feet poor rubber hose; fire alarm telegraph, 17 street boxes, 6 men paid full time, 30 men paid part time: 7 horses.

EUREKA—Population, 1185; 5 chemical extinguishers.

EVANSTON—Population, 6707; 1 chemical engine; 2 chemical extinguishers; water works, Holly system, 2,000,000 gallons capacity; 13 miles of mains; 80 hydrants; 1600 feet good rubber hose; fire alarm telegraph; volunteer fire department, 60 men.

FAIRBURY—Population, 2140; 2 hand engines; 2 hose carriages; water supply, 5 cisterns; 450 feet poor hose; volunteer fire department, 28 men.

FAIRFIELD—Population, 1600; no fire protection.

FARMER CITY—Population, 1289; no fire protection.

FARMINGTON—Population, 1107; no fire protection.

FLORA—Population, 1800; 1 hook and ladder truck; water supply, 3 cisterns; volunteer fire department, 25 men.

FORRESTON—Population, 1250; no fire protection.

FRANKLIN GROVE—Population, 1000; 2 chemical extinguishers; 1 hand engine.

FREEBURGH—Population, 1268; 1 hand engine; 1 hose carriage; 200 feet good rubber hose; volunteer fire department, 30 men.

FREEPORT—Population, 10,000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, 15 cisterns, river: 1100 feet good rubber hose; 1000 feet, poor; volunteer fire department, 2 men paid full time, 238 volunteers.

FULTON—Population, 1733; 1 hook and ladder truck; 6 chemical extinguishers; water supply, river, cisterns.

FUNK'S GROVE—Population, 1000; 1 hook and ladder truck.

GALENA—Population, 8000; 4 hand fire engines; 7 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet, poor; water supply, river, cisterns, 2000 barrels capacity, each; 12 men paid for part time, 188 volunteers, 2 horses.

GALESBURGH—Population, 11,446; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 1500 feet rubber hose in good condition; 500 feet, poor; 1000 feet cotton, good; water supply, Holly system, 3 cisterns, 200,000 gallons capacity, 1 mile of street mains and supply pipes; 20 hydrants; paid fire department, 3 men paid full time, 9 men, part; 3 horses.

GALVA—Population, 4000; 1 chemical engine; 6 chemical extinguishers; 300 feet rubber hose in good condition; 100 feet, poor; water supply, wells; volunteer fire department, 40 men.

GARDINER—Population, 1400; no fire protection.

GENESEO—Population, 5000; 2 hand fire engines; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 100 feet, poor; 300 feet cotton, good; water supply, gravity pressure, 1 reservoir, 100,000 gallons capacity, 1 mile street mains; 14 hydrants; volunteer fire department, 55 men.

GENEVA—Population, 1239; 5 chemical extinguishers.

GIBSON—Population, 1300; no fire protection.

GILMAN—Population, 1299; 1 hook and ladder truck; 12 chemical extinguishers; volunteer fire department, 35 men; water supply, 4 reservoirs.

GIRARD—Population, 1025; no fire protection.

GOLCONDA—Population, 2000; 1 hook and ladder truck; volunteer fire department, 16 men.

GRAFTON—Population, 1300: 1 hook and ladder truck; water supply, river and cisterns.

GRAND CROSSING—Population, 1200; 1 hose carriage; water works, Holly system; 50 hydrants; 1000 feet good rubber hose; 500 feet good leather hose; volunteer fire department, 32 men.

GRAYVILLE—Population, 1533; no fire protection.

GREENFIELD— Population, 1200; no fire protection.

GREEN GARDEN—Population, 1699; no fire protection.

GREENUP—Population, 1000; no fire protection.

GREENVILLE—Population, 1890; no fire protection.

GRIGGSVILLE—Population, 1515; 1 hand engine; 1 hose carriage; 2 cisterns; 350 good rubber hose; volunteer fire department, 40 men.

HARRISBURGH—Population, 1000; no fire protection.

HARVARD—Population, 1607; 1 hand engine; 1 hose carriage; 1 hydrant; water supply, 3 cisterns; 1000 feet good rubber hose; 2 paid men, 32 volunteers.

HAVANA—Population, 2118; no fire protection,

HENRY—Population, 2300; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; 350 feet, poor; volunteer fire department, 55 men.

HIGHLAND—Population, 1969; 2 hand engines; 15 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose

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in good condition; water supply, 5 cisterns, 48,000 gallons capacity; volunteer fire department, 78 men.

HIGHLAND PARK—Population, 1200; water supply, wells and cisterns.

HILLSBOROUGH—Population, 1803; no fire protection.

HINSDALE—Population, 1000; no fire protection.

HOOPESTON—Population, 1274; no fire protection.

HYDE PARK—Population, 15,716; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 5 hook and ladder trucks; 4 hose carriages; 1500 feet rubber hose in good condition; 2500 feet linen, good; 500 feet, poor; water works, Holly system, lake, 4 cisterns, inexhaustible, 40 miles street mains and supply pipes; 250 hydrants; fire alarm telegraph; 12 street boxes; 1 man paid full time, 72 men, part; 56 volunteers; 6 horses.

JACKSONVILLE—Population, 12,000; 3 hand engines; 1 hook and ladder truck; 8 hose carriages; water works, gravity pressure; 1,000,000 gallons capacity; 2 reservoirs; 80 hydrants; 3000 feet good rubber, cotton and leather hose; volunteer fire department, 45 men.

JERSEYVILLE—Population, 2894; 1 hook and ladder truck; 1 chemical engine.

JOLIET—Population, 16,145; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 2200 feet rubber hose in good condition; water supply, river; paid fire department, 4 men paid full time, 17 men part; fire alarm telegraph; 10 street boxes; 6 horses.

JONESBOROUGH—Population, 1159; no fire protection.

KANKAKEE—Population, 6000; 1 hook and ladder truck; 20 chemical extinguishers; water supply, river, 4 cisterns; volunteer fire department, 20 men.

KEITHSBURGH—Population, 1300; no fire protection.

KENWOOD—Population, 1500; no fire protection.

KEWANEE—Population, 4500; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 300 feet rubber hose in good condition; volunteer fire department, 50 men.

KINMUNDI—Population, 1200; no fire protection.

KIRKWOOD—Population, 1080; 1 chemical engine; 8 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose; water supply, 5 wells; volunteer fire department, 40 men.

KNOXVILLE—Population, 1600; 6 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 22 men.

LACON—Population, 2300; 1 hand engine; 1 hose carriage; water supply, 2 cisterns; 200 feet good hose.

LA HARPE—Population, 1000; no fire protection.

LAKE FORREST—Population, 1500; no fire protection.

LAMARK—Population, 1198; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 6 cisterns; 800 feet rubber hose; volunteer fire department, 80 men.

LA SALLE—Population, 6500; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water supply, 7 cisterns; 1000 feet good leather hose; volunteer fire department, 26 men.

LEBANON—Population, 2500; 1 steam engine; 2 chemical engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; water supply, 12 cisterns; 2000 feet good hose; 3 paid men; 75 volunteers.

LELAND—Population, 1700; 1 hand engine; 2 chemical extinguishers; 2 hook and ladder trucks; 100 feet rubber hose in poor condition,

LEMONT—Population, 3500; no fire protection.

LENA—Population, 1400; 1 chemical engine; 1 hand engine; 1 hose carriage; water supply, 4 cisterns; 600 feet rubber hose in good condition; volunteer fire department, 60 men.

LEROY—Population, 1863; 3 chemical engines; 2 hook and ladder trucks; water supply, 8 cisterns; 800 feet good rubber hose; volunteer fire department, 75 men.

LEWISTON—Population, 1771; no fire protection.

LEXINGTON—Population, 2000; 1 hook and ladder truck.

LINCOLN—Population, 8000; no fire protection.

LITCHFIELD—Population, 4200; 1 hook and ladder truck; 2 hose carriages; water works, Holly system; 24 hydrants; 1000 feet good rubber hose; volunteer fire department, 74 men.

LOCKPORT—Population, 2000; no fire protection.

MACOMB—Population, 3650; no fire protection.

MARENGO—Population, 1265; 1 chemical engine; 1 hook and ladder truck; 100 feet good hose; 1 paid man.

MARINE—Population, 1250; no fire protection.

MARION—Population, 1400; no fire protection.

MAROA—Population, 1000; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 300 feet good rubber hose; volunteer fire department, 20 men.

MARSHALL—Population, 1885; no fire protection.

MARTINSVILLE—Population, 1200; no fire protection.

MASCONTAH—Population, 2700; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet good rubber hose; water supply, 4 cisterns; volunteer fire department, 130 men.

MASON CITY—Population, 1714; 1 hand engine; 1 chemical engine; 475 feet good rubber hose; water supply, tank; volunteer fire department, 25 men.

MATTOON—Population, 5742; no fire protection.

MAZON—Population, 1005; no fire protection.

MCHENRY—Population, 1400; no fire protection.

MCLEAN—Population, 1341; no fire protection.

MENDOTA—Population, 4000; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 3 hydrants; 1000 feet good rubber hose; 60 paid men; 45 volunteers.

METAMORA—Population, 1000; 6 chemical extinguishers; 1 hook and ladder truck; 1000 feet rubber hose; water supply, wells; volunteer fire department, 6 men.

METROPOLIS—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 force pump on wheels; 50 feet good rubber hose; 550 feet, poor; water supply, river; volunteer fire department, 25 men.

MILLSTADT—Population, 1600; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 450 feet good rubber hose; 150 feet good cotton hose; volunteer fire department, 43 men.

MINONK—Population, 1914; 1 steam engine; 400 feet good rubber hose; volunteer fire department, 20 men.

MOLINE—Population, 7805; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet good rubber hose; 500 feet good linen hose; water works, Holly system, river, 10 cisterns, 24,000 gallons capacity; 2½ miles street mains and supply pipes; 30 hydrants; part paid fire department, 100 men.

MOMENCE—Population, 1037; no fire protection.

MONMOUTH—Population, 5000; 1 steam engine; 1 chemical engine; 2 hook and ladder trucks; 2 hose carriages; water supply, 10 cisterns; 1500 feet good rubber hose; volunteer fire department, 125 men.

MONNE—Population, 2075; 1 hook and ladder truck.

MONTROSE—Population, 1980; no fire protection.

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MORRIS—Population, 3300; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 600 feet good rubber hose; 400 feet good cotton hose; 1200 feet good leather hose; water supply, canal; 5 cisterns, 7500 gallons capacity; 2 men part time; volunteer fire department, 50 men; 2 horses.

MORRISON—Population, 1981; 2 hose carriages; 500 feet good cotton hose; 500 feet good linen hose; water works, Holly system; 1 reservoir; 4400 feet street mains and supply pipes; 18 hydrants; 10 men paid full time; 8 volunteers; fire alarm telegraph; 6 street boxes.

MOUND CITY—Population, 1750; no fire protection.

MOUNT CARMEL—Population, 2300; 1 hook and ladder truck.

MOUNT CARROL—Population, 2500; 4 chemical extinguishers.

MOUNT MORRIS—Population, 1080; no fire protection.

MOUNT PLEASANT—Population, 1000; no fire protection.

MOUNT PULASKI—Population, 1400; no fire protection.

MOUNT STERLING—Population, 1445; no fire protection.

MOUNT VERNON—Population, 3000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet good rubber hose; 200 feet, poor; water supply, 10 cisterns; volunteer fire department, 50 men.

MURPHYSBORO—Population, 2196; 1 hook and ladder truck; volunteer fire department, 25 men.

MURRAYVILLE—Population, 1200; 1 chemical extinguisher.

NAPERVILLE—Population, 2500; 25 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet good rubber hose; volunteer fire department, 100 men; water supply, river, 5 reservoirs.

NASHVILLE—Population, 1680; 1 hook and ladder truck; volunteer fire department, 20 men.

NAUVOO CITY—Population, 1600; no fire protection.

NEW ATHENS—Population, 2200; 1 hand fire engine; 2 chemical extinguishers (hand); 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 300 feet, poor; 25 feet leather, good; 25 feet leather, poor; water supply, river; volunteer fire department, 65 men.

NEWMAN—Population, 1000; no fire protection.

NEWTOWN—Population, 1015; no fire protection.

NOKOMIS—Population, 1062; no fire protection.

NORMAL—Population, 2500; 2 chemical engines; 1 hand engine; 1 hose carriage; 900 feet good rubber hose; volunteer fire department, 30 men.

NORTH DIXON—Population, 1600; no fire protection.

OAKLAND—Population, 1800; no fire protection.

PANA—Population, 4000; no fire protection.

PARIS—Population, 5826; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water works; 400 feet good rubber hose; 600 feet poor rubber hose; volunteer fire department, 78 men.

OAK PARK—Population, 1800; no fire protection.

ODIN—Population, 1000; 2 chemical extinguishers; no fire protection.

O'FALLON—Population, 1118; 1 hook and ladder truck; 3 chemical extinguishers.

OLNEY—Population, 3500; 1 chemical engine; 1 hook and ladder truck; 2 chemical extinguishers; 200 feet rubber hose; volunteer fire department, 80 men.

ONARGA—Population, 1061; 2 chemical engines; 8 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose in good condition; 100 feet poor; volunteer fire department.

ONEDIA—Population, 1050; 3 chemical extinguishers; 200 feet rubber hose.

ONTARIO—Population, 1000; no fire protection.

OQUAWKA—Population, 1400; no fire protection.

OREGON—Population, 2000; 8 chemical extinguishers, hand; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water works, gravity pressure, river, 1 reservoir; 1,000,000 gallons capacity; 12 hydrants; volunteer fire department, 40 men.

OTTAWA—Population, 10,000; 2 steam fire engines; 1 hook and ladder truck; 3 hose carriages; 900 feet rubber hose in good condition; 400 feet, poor; 1350 feet cotton, good; water works, gravity pressure, canal, 1 reservoir, 5 cisterns, 1500 bbls. capacity; 1½ miles of street mains and supply pipes; 2 hydrants; volunteer fire department; 35 men; 4 horses.

PANA—Population, 3009; no fire protection.

PARIS—Population, 4373; 1 hand fire engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet rubber hose in good condition; 300 feet poor; water works, gravity pressure; 1 reservoir; 3 cisterns; 6 miles of street mains and supply pipes; 58 hydrants; volunteer fire department, 90 men; fire alarm telegraph, 2 street boxes.

PAXTON—Population, 2500; 1 hook and ladder truck; 12 chemical extinguishers.

PECATOMCA—Population, 1029; water supply, 4 cisterns, 8,000 gallons capacity.

PEKIN—Population, 5998; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 20 cisterns, 1200 gallons capacity; 800 feet good rubber hose; 2500 feet good linen; volunteer fire department, 82 men.

PEORIA—Population, 29,315; 1 hand fire engine; 2 chemical engines; 1 hook and ladder truck; 4 chemical extinguishers; 5 hose carriages, 6500 feet rubber hose in good condition; 1200 feet leather, poor; water works, Holly system; 43 miles of street mains; 261 hydrants; 16 men paid for full time; 38 volunteers; fire alarm telegraph, 27 street boxes; 12 horses.

PEOTONE—Population, 2389; no fire proiection.

PERU—Population, 4200; 1 steam engine; 1 hand engine (not in use); 1 hook and ladder truck; 2 hose carriages; water supply, river and 6 cisterns; 500 feet rubber hose; 500 feet cotton; 500 feet leather; volunteer fire department, 40 men.

PETERSBURGH—Population, 3000; no fire protection.

PINCKNEYVILLE—Population, 1500; no fire protection.

PITTSFIELD—Population, 1152; no fire protection.

PLANO—Population, 1400; no fire protection.

POLO—Population, 2000; 5 chemical extinguishers; 1 hook and ladder truck.

PONTIAC—Population, 2243; 1 steam engine; 2 hose carriages; 1700 feet rubber hose in good condition; 1500 feet, poor: water supply, river, 6 cisterns, 21,700 gallons capacity; fire department; 2 men paid full time; 18, part time; 3 horses.

PRAIRIE CITY—Population, 2000; 12 chemical extinguishers.

PRINCETON—Population, 3439; 2 chemical engines; 10 chemical extinguishers; 1 hook and ladder truck, volunteer fire department, 73 men.

PRINCEVILLE—Population, 1050; 1 chemical engine; 1 hook and ladder truck; 100 feet good rubber hose; volunteer fire department, 25 men.

QUINCY—Population, 27,275; 5 steam engines; 2 hand engines; 1 hook and ladder truck; 7 hose carriages; 1700 feet rubber hose in good condition; 3000 feet, poor; 1200 feet cotton, good; water works, gravity pressure, river, 2 reservoirs, 900,000 gallons capacity; 9 miles street mains and supply pipes; 77 hydrants; 11 men paid full time; 24 part time; 70 volunteers; fire alarm telegraph, 12 street boxes; 14 horses.

RAVENSWOOD—Population, 1200; water works, lake, direct pressure; 75 hydrants; 30 miles mains.

RED BUD—Population, 1200; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 150 feet

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rubber hose in good condition; 200 feet, poor; volunteer fire department, 31 men.

REED—Population, 2771; 1 hook and ladder truck.

RICHVIEW—Population, 1200; no fire protection.

ROBINSON—Population, 1381; no fire protection.

ROCHELLE—Population, 2550; 3 hose carriages; water works, direct pressure; 1 reservoir, 6,000,000 gallons capacity; 7500 feet street mains and supply pipes; 24 hydrants; volunteer fire department, 60 men.

ROCKFORD—Population, 13,136; 1 hand engine; 1 hook and ladder truck; 7 hose carriages; water works, Holly system, 3,000,000 gallons capacity; 22 miles of mains; 166 hydrants; 3500 feet good rubber hose; volunteer fire department, 180 men.

ROCK ISLAND—Population, 11,661; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; wa er works, Holly system, 2,000,000 capacity; 14 miles of mains; 102 hydrants; 5000 feet rubber hose; volunteer fire department, 110 men.

ROADHOUSE—Population, 1,000; 1 chemical extinguisher.

ROSEVILLE—Population, 1200; 1 hook and ladder truck; 2 chemical extinguishers; volunteer fire department, 20 men.

RUSHVILLE—Population, 1662; no fire protection.

SALEM—Population, 2000; no fire protection.

SANDWICH—Population, 2352; 1 chemical extinguisher; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 4 cisterns; 1200 feet good rubber hose; volunteer fire department, 20 men.

SAVANNAH—Population, 1000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose.

SCHAUMBURGH—Population, 1500; no fire protection.

SENECA—Population, 1060; no fire protection.

SHANNON—Population, 1500; 1 hook and ladder truck; 10 chemical extinguishers; volunteer fire department, 30 men.

SHAWNEETOWN—Population, 2000; no fire protection.

SHELBYVILLE—Population, 2939; 1 hook and ladder truck.

SHELDON—Population, 1100; no fire protection.

SOUTH CHICAGO—Population, 2500; 1 chemical engine; 200 feet good rubber hose; volunteer fire department, 16 men.

SOUTH EVANSTON—Population, 1005; 1 hook and ladder truck; volunteer fire department, 10 men.

SOUTH GROVE—Population, 1020; no fire protection.

SPARTA—Population, 2200; 1 hook and ladder truck.

SPRINGFIELD—Population, 19,746; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure, 5,000,000 capacity; 15 miles of mains; 100 hydrants; 2400 feet good rubber hose; 16 men paid part time, 6 horses.

STERLING—Population, 5089; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; five hose carriages; 600 feet rubber hose in good condition; 400 feet, poor; 800 feet cotton, good; water works, Holly system, river; 2 miles street mains and supply pipes; 41 hydrants; 1 man paid part time; 200 volunteers.

STREATOR—Population, 6000; 1 chemical engine; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 75 men.

ST. ANNE—Population, 1000; no fire protection.

ST. CHARLES—Population, 1536; no fire protection.

SULLIVAN—Population, 1306; no fire protection.

SYCAMORE—Population, 3028; 1 hook and ladder truck; 3 hose carriages; 10 chemical extinguishers; water-works, direct pressure; 1 mile of mains; 15 hydrants; 1500 feet good rubber hose; volunteer fire department, 75 men.

TALMORA—Population, 1000; 2 chemical extinguishers; water supply, 25 cisterns, 3000 gallons each, capacity.

TAYLORVILLE—Population, 2237: no fire protection.

TISKILWA—Population, 1200; 1 hand engine; 1 chemical extinguisher.

TALONA—Population, 1000; no fire protection.

TOULON—Population, 1400; 3 chemical extinguishers.

TRENTON—Population, 1188; no fire protection.

TROY—Population, 1572; no fire protection.

TUSCOLA—Population, 2500; no fire protection.

VANDALIA—Population, 2500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 150 feet good hose; volunteer fire department, 36 men.

VERMONT—Population, 1133; no fire protection.

VERSAILLES—Population, 1200; no fire protection.

VIRDEN—Population, 1610; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; volunteer fire department, 75 men.

VIRGINIA Population, 1500; 1 hand engine; 1 chemical engine; 1 chemical extinguisher; 100 feet rubber hose in poor condition; water supply, 2 cisterns, 1800 gallons capacity each.

WARREN—Population, 1800, no fire protection.

WARSAW—Population, 3111; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 650 feet leather hose in good condition; 150 feet leather, poor; water supply, 3 cisterns; volunteer fire department, 90 men.

WASHINGTON—Population, 1397; no fire protection.

WASHINGTON HEIGHTS—Population, 1500; no fire protection.

WATAGA—Population, 1800; no fire protection.

WATERLOO—Population, 2728; 1 hand fire engine; 1 hose carriage; 600 feet rubber hose in good condition; volunteer fire department, 60 men.

WATSEKA—Population, 1326; 1 hook and ladder truck.

WAUKEGAN—Population, 4493; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; water supply, artesian well, capacity, 1,500,000 gallons; 1 reservoir; 1200 feet good rubber hose; 2 men paid full time, 75 volunteers.

WAVERLY—Population, 1200; no fire protection.

WENONA—Population, 2400; no fire protection.

WEST BELLEVILLE—Population, 3000; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; water supply, 3 cisterns, 48000 gallons capacity; volunteer fire department, 25 men; 2 horses.

WHEATON—Population, 1500; 10 chemical extinguishers; water supply, 2 tanks.

WHITEHALL—Population, 2500; 1 hook and ladder truck; volunteer fire department, 16 men.

WILMINGTON—Population, 2500; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 300 feet poor; water works, Holly system, 3833 feet of street mains; 12 hydrants; volunteer fire department, 45 men.

WINCHESTER—Population, 2000; 1 hand engine; 1 hook and ladder; 1 hose carriage.

WINDSOR—Population, 1000; no fire protection.

WOODSTOCK—Population, 1475; 1 hand fire engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; water supply, 2 wells, 31,500 gallons capacity; volunteer fire department, 65 men.

WYOMING—Population, 1350; no fire protection.

XENIA—Population, 1000; no fire protection.

YOUNG AMERICA—Population, 1250; no fire protection.

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INDIANA.

ANDERSON.—Population, 5000; no fire protection.

ANGOLA—Population, 1113; 8 chemical engines; 1 hook and ladder truck; volunteer fire department, 30 men.

ATTICA—Population, 2150; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 2 reservoirs; 3 miles of mains; 193 hydrants; 100 feet good rubber hose; volunteer fire department, 30 men.

AUBURN—Population, 1543; 1 hook and ladder truck; volunteer fire department, 28 men.

AURORA—Population, 4434; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; water supply, river; 11 cisterns, 200,500 gallons capacity; volunteer fire department, 60 men.

BEDFORD—Population, 2198; no fire protection.

BLOOMINGTON—Population, 2756; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 7 cisterns; 200 feet rubber hose in good condition; 700 feet leather, good; 200 feet, poor; volunteer fire department, 265 men.

BLUFFTON—Population, 1600; 2 chemical engines; 1 hook and ladder truck; 225 feet rubber hose in good condition; volunteer fire department, 40 men.

BOONVILLE—Population, 1778; no fire protection.

BOURBON—Population, 1218; 1 hook and ladder truck; water supply, wells; volunteer fire department, 25 men.

BRAZIL—Population, 3441; 2 hose carriages; water works, direct pressure, 1,000,000 gallons capacity; 1 reservoir; 2 miles of mains; 50 hydrants; 2000 feet good rubber hose; volunteer fire department, 110 men.

BROOKVILLE—Population, 1813; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet leather hose in good condition; 100 feet, poor; water supply, 2 rivers; paid fire department; 30 men for full time; 5 part time.

CAMBRIDGE CITY—Population, 2200; 1 steam engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, river, 2 cisterns and 4 wells; paid fire department, 34 men.

CANNELTON—Population, 1834; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; volunteer fire department, 100 men.

CENTREVILLE—Population, 1038; 1 steam engine; 1 hand engine; 4 hose carriages; water supply, 10 cisterns; 2000 feet good rubber hose; volunteer fire department, 31 men.

CHARLESTOWN—Population, 1103; no fire protection.

COCHRAN—Population, 1024; no fire protection.

COLUMBIA CITY—Population, 11,198; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; 400 feet, poor; water supply, river, 9 cisterns, 172,800 gallons capacity; 1 man paid full time; 1 part time; 98 volunteers.

COLUMBUS—Population, 4813; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; 500 feet, poor; water works, Holly system; 7 miles of street mains and supply pipes; 56 hydrants; fire alarm telegraph, 2 street boxes; paid fire department, 50 men.

CONNERSVILLE—Population, 3228; 1 hook and ladder truck; 3 hose carriages; 1500 feet leather hose in good condition; water supply, Holly system; 5 miles street mains and supply pipes; 40 hydrants; telephone; volunteer fire department, 49 men.

CORYDON—Population, 1019; no fire protection.

COVINGTON—Population, 1920; 10 chemical extinguishers; water supply, river.

CRAWFORDSVILLE—Population, 5251; 2 hand engines; 3 hose carriages; water supply, river and 32 cisterns; 1000 feet good rubber hose; 1300 feet, poor; volunteer fire department, 70 men.

CROWN POINT—Population, 1800; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; 50 feet, poor; water supply, 4 cisterns, 200 barrels capacity; volunteer fire department, 40 men.

DANVILLE—Population, 1598; no fire protection.

DECATUR—Population, 1905; no fire protection.

DELPHI—Population, 2670; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 6 chemical extinguishers; water supply, 4 cisterns, 500 barrels (each) capacity; 800 feet rubber hose in good condition; 700 feet, poor; volunteer fire department, 80 men.

DUBLIN—Population, 1231; no fire protection.

EDINBURGH—Population, 1815; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, wells; 500 feet good rubber hose; volunteer fire department, 40 men.

ELKHART—Population, 5000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet rubber hose in good condition; 600 feet, poor; 150 feet cotton, good; water supply, river; 2 men paid full time; 64 volunteers; 2 horses.

EVANSVILLE—Population, 29,280; 3 steam engines; 1 hook and ladder truck; 8 hose carriages; water works, Holly system, 5,000,000 gallons capacity; 25 miles of mains; 185 hydrants; 4000 feet good rubber hose; 2000 feet, poor; fire alarm telegraph, 24 street boxes; part paid fire department, 60 men; horses.

FORT WAYNE—Population, 23,293; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 6 hose carriages; water supply, river and 41 cisterns; waterworks building; 7000 feet good rubber hose, fire alarm telegraph, 28 street boxes; paid fire department, 25 men; horses.

FRANKFORT—Population, 2803; 1 chemical engine and 4 chemical extinguishers; 1 hook and ladder truck; water supply, wells; 190 feet good rubber hose; 150 poor; volunteer fire department, 40 men.

FRANKLIN—Population, 3116; 1 chemical engine; 2 hand engines; 100 feet rubber hose, poor; 150 feet cotton, poor; 150 feet linen, poor; volunteer fire department, 60 men.

GARRETT—Population, 1168; no fire protection.

GOSHEN—Population, 6000; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1600 feet rubber hose in good condition; water supply, direct pressure; 6 cisterns; 3 miles street mains and supply pipes; 30 hydrants; volunteer fire department, 175 men.

GREENCASTLE—Population, 3644; 1 steam engine; 1 chemical engine; 2 chemical extinguishers; 3 hose carriages water supply, 17 cisterns; 1500 feet good rubber hose; 500 feet poor; 4 men paid full time; 11 men paid part time, and 20 volunteers; 3 horses.

GREENFIELD.—Population, 2013; no fire protection.

GREENBURG—Population, 3138; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; 600 feet poor; 600 feet leather, good; 300 feet poor; water supply, 14 cisterns; 2 men paid for full time; 60 volunteers; 2 horses.

HAGERSTOWN—Population, 1048; no fire protection.

HARTFORD CITY—Population, 1471; no fire protection.

HAZLETON—Population, 1000; 1 hand engine; water supply, river 150 feet rubber hose in poor condition.

HUNTINGBURGH—Population, 1112; no fire protection.

HUNTINGTON—Population, 3863; 1 steam en-

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gine; 1 hand engine; 5 chemical extinguishers; 1 hook and ladder truck 4 hose carriages; 1500 feet rubber hose in good condition, 500 feet poor; water supply, 2 creeks, 2 cisterns, 2000 gallons capacity; 2 men paid full time; 158 volunteers.

INDIANAPOLIS—Population, 75,054; 7 steam engines; 4 chemical extinguishers; 2 hook and ladder trucks; 11 hose carriages; 9000 feet rubber hose in good condition; 1500 feet poor; water works, Holly system, 19.000,000 gallons capacity; 144 cisterns, 3,806,397 gallons capacity; 48½ miles street mains and supply pipes; 599 hydrants; fire alarm telegraph, 107 street boxes; paid fire department; 76 men paid full time; 34 horses.

JASPAR—Population, 1039; no fire protection.

JEFFERSONVILLE—Population, 9359; 2 steam engines; 2 hand engines; 50 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 4 steam pumps; 1400 feet rubber hose in good condition; 800 feet poor; water supply, river; 30 cisterns 1,000,000 gallons capacity; paid fire department; 4 men paid fu l time; 12 part time; 3 horses.

KOKOMO—Population, 4,042; 1 steam engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water supply, river, 12 cisterns; 1500 feet good rubber hose; volunteer fire department, 69 men.

KENDALLVILLE—Population, 2385; 1 hook and ladder truck; 600 feet hose; volunteer fire department, 28 men.

KENTLAND—Population, 1041; no fire protection.

KNIGHTSTOWN—Population, 1670; 1 hook and ladder truck.

KNIGHTSVILLE—Population, 1017; no fire protection.

LAFAYETTE—Popula ion, 25,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; water works, gravity pressure; 1 reservoir; 5,000,000 gallons capacity; 225 feet elevation; 9 miles of mains; 173 hydrants; 31 cisterns; 3500 feet good rubber hose; 800 feet poor rubber; fire alarm telegraph, 26 street boxes; 10 men paid full time; 6 men paid part time; 8 hor es.

LA GRANGE—Population, 1367; no fire protection.

LA PORTE—Population, 6,195; 4 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; water works, Holly system, 2,000,000 gallons capacity; 8 miles of mains · 96 hydrants; 2600 feet good rubber hose; volunteer fire department, 178 men.

LAUREL—Population, 1122; no fire protection.

LEBANON—Population, 2625; 4 chemical engines; 1 hook and ladder truck; water supply, wells and 7 cisterns; volunteer fire department, 150 men.

LIBERTY—Population, 1096; no fire protection.

LIGONIER—Population, 1776; 1 hook and ladder truck; water supply, river; volunteer fire department, 25 men.

LINWOOD—Population, 1095; no fire protection.

LOGANSPORT—Population, 11,198; 2 steam engines; 2 hook and ladder trucks; 6 hose carriages; 1000 feet rubber hose, in good condition; 1000 feet rubber, fair; 1000 feet cotton, good; water works, direct pressure; 11¾ miles street mains and supply pipes; 84 hydrants; paid fire department, 7 men paid for full time, 19 men part time; fire alarm telegraph, 17 street boxes; 6 horses.

MADISON—Population, 8945; 3 steam engines; 1 hook and ladder truck; 11 hose carriages; 4100 feet rubber hose, in good condition; 800 feet leather, good; water works, direct pressure, river, 3 reservoirs, 97,059 gallons capacity; 6 miles street mains and supply pipes; 110 hydrants; volunteer fire department, 280 men; 1 horse.

MARION—Population, 3182; 2 hook and ladder trucks; 3 hose carriages; water works, direct pressure, 1.500,000 gallons capacity; 5 miles of mains; 50 hydrants; 1200 f· et good rubber hose; volunteer fire department, 72 men.

MARTINSVILLE—Population, 1899; no fire protection.

MICHIGAN CITY—Population, 7358; 1 hand engine; 4 hose carriages; water supply, 15 cisterns; 3000 feet good rubber hose; volunteer fire department, 200 men.

MISHAWAKA—Population, 2802; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water works, direct pressure; 12 hydrants; 500 feet good rubber hose; 800 feet good leather hose; volunteer fire department, 40 men.

MITCHELL—Population, 1439; no fire protection.

MONROEVILLE—Population, 1089; 1 hook and ladder truck.

MOUNT VERNON—Population, 3730; 2 hand engines; 2 hose carriages; water supply, river and cisterns; 200 feet fair hose.

MUNCIE—Population, 5219; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 50 feet cotton, good; water supply, river, 20 cisterns, 12 barrels, capacity; paid fire department, 3 men paid full time, 33 men part time; fire alarm telegraph; 30 street boxes; 5 horses.

NEW ALBANY—Population, 16,423; 3 steam engines; 1 hook and ladder truck; 4 hose carriages; 3000 feet rubber hose in good condition; 1000 feet poor; water works, gravity pressure, 3 reservoirs, 2,000,000 gallons capacity; 16 miles of street mains and supply pipes; 145 hydrants; paid fire department, 10 men paid for full time, 13 men part time; 6 horses.

NEWBURGH—Population, 1282; no fire protection.

NEW CASTLE—Population, 2268; 1 hook and ladder truck; water supply, 1 cistern; 300 feet good hose; volunteer fire department, 26 men.

NEW HAVEN—Population, 1206; 1 hand engine; 1 hose carriage; water supply, canal and 1 cistern; 500 feet rubber hose in good condition; 200 feet rubber, poor; volunteer fire department, 36 men.

NOBLESVILLE—Population, 2221; 1 hook and ladder truck; volunteer fire department, 30 men.

NORTH MANCHESTER—Population, 1260; 1 chemical extinguisher.

NORTH VERNON—Population, 1842; no fire protection.

OLDENBURGH—Population, 1259; 1 hand engine; 1 hook and ladder truck; water supply, 8 cisterns; 1200 feet good hose; volunteer fire department, 39 men.

PERU—Population, 5280: 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 500 feet rubber, poor; 500 feet leather, poor; water works, direct pressure, 1 reservoir, 1,250,000,000 gallons capacity; 11¾ miles of street mains and supply pipes; 101 hydrants; volunteer fire department, 65 men.

PETERSBURGH—Population, 1193; no fire protection.

PIERCETON, Population, 1200; 1 hand engine; 10 chemical extinguishers; 1 hose carriage; 400 feet rubber hose in good condition; 100 feet rubber, poor; water supply, 2 cisterns, 25,600 gallons capacity; volunteer fire departmeut, 50 men.

PLYMOUTH—Population, 2571; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet rubber, poor; water supply, river, 6 cisterns, 100 barrels each capacity; volunteer fire department, 120 men.

PORTLAND—Population, 1694; no fire protection.

PRINCETON—Population, 2566; 1 hook and ladder truck; volunteer fire department, 35 men.

RENSSELAER—Population, 1049; no fire protection.

RICHMOND—Population, 12,743; 2 steam engines; 1 hook and ladder truck; 3 hose carriages-

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2000 feet rubber hose in good condition; 500 feet rubber, poor; water supply, river, 50 cisterns, 1,000,000 gallons capacity; fire alarm telegraph, 28 street boxes; paid fire department, 10 men paid full time, 12 part time; 8 horses.

ROCHESTER—Population, 1869; 1 hook and ladder truck; 2 chemical extinguishers; volunteer fire department, 25 men.

ROCKPORT—Population, 2187; no fire protection.

ROCKVILLE—Population, 1696; 1 hand engine; 10 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose in good condition; water supply, wells, and cisterns.

RUSHVILLE—Population, 2515; 1 hook and ladder truck; water supply, wells and cisterns.

SALEM—Population, 1615; 1 steam engine; 1 chemical engine; 1 hose carriage; water supply, creek and cisterns; 1000 feet good hose; volunteer fire department, 60 men.

SEYMOUR—Population, 4250; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, wells; 1000 feet good rubber hose; volunteer fire department, 60 men.

SHELBYVILLE—Population, 3745; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water works; 11 hydrants; 1200 feet good rubber hose; volunteer fire department, 34 men.

SOUTH BEND—Population, 13,279; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; water works, stand-pipe, 1,000,000 gallons capacity; 16 miles of mains; 173 hydrants; 3000 feet good rubber hose; 500 feet poor leather hose; volunteer fire department, 200 men.

SPENCER—Population, 1655; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, cisterns; 550 feet good rubber hose; volunteer fire department, 35 men.

SULLIVAN—Population, 1913; no fire protection.

TELL CITY—Population, 2112; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 14 cisterns, 1600 gallons capacity; 1200 feet rubber hose in good condition; 300 feet, poor; volunteer fire department, 80 men.

TERRE HAUTE—Population, 26,040; 2 steam engines; 1 hook and ladder truck; 5 hose carriages; 500 feet rubber hose in good condition; 300 feet, poor; water works, direct pressure; river; 19 miles of mains and supply pipes; 368 hydrants; paid fire department, 20 men full time, 9 men part time; fire alarm telegraph; 16 street boxes; 11 horses.

THORNTOWN—Population, 1515; no fire protection.

TIPTON—Population, 1250; no fire protection.

UNION CITY—Population, 2478; 1 hose carriage; water works, Holly system, 2,000,000 gallons capacity; 3½ miles of mains; 28 hydrants; 1000 feet good rubber hose; volunteer fire department, 30 men.

VERNON—Population, 3058; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water works; 1 reservoir; 50 hydrants; 1500 feet good rubber hose; 20 men paid part time; 20 volunteers; 2 horses.

VALPARAISO—Population, 4461; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 4 hydrants; 800 feet good rubber hose; volunteer fire department, 102 men.

VEVAY—Population, 1884; 1 hook and ladder truck.

VINCENNES—Population, 7680; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 300 feet, poor; 400 feet cotton hose, good; 200 feet, poor; 800 feet leather, poor; water supply, cisterns and wells; paid fire department, 2 men paid full time, 23 men paid part time; 4 horses.

WABASH—Population, 3435; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, canal and cisterns; 1100 feet good rubber hose; volunteer fire department, 75 men.

WARSAW—Population, 2685; 1 steam engine; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages; water supply, 10 cisterns, 80,000 gallons capacity; 1200 feet rubber hose in good condition; 300 feet, poor; 300 feet leather, good; 2 men paid full time, 70 volunteers.

WASHINGTON—Population, 4323, 1 steam engine; 1 hand engine, old; 1 hook and ladder truck; 1 hose carriage; water supply, 6 cisterns; 500 feet good rubber hose; 200 feet poor; volunteer fire department, 60 men.

WATERLOO—Population, 1376; 1 hand engine; 1 hose carriage; water supply, 5 cisterns, 7480 gallons capacity; 300 feet rubber hose in good condition; 300 feet leather, good; volunteer fire department, 45 men.

WEST LEBANON—Population, 2255; 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 50 men.

WINAMAC—Population, 1046; no fire protection.

WINCHESTER—Population, 1958; no fire protection.

WORTHINGTON—Population, 1185; no fire protection.

IOWA.

ACKLEY—Population, 1517; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condity; water supply, 1 cistern, 1000 gallons capacity; 200 feet street mains and supply pipes; 1 hydrant; volunteer fire depa tment, 100 men.

AFTON—Population, 1231; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 20 chemical extinguishers; water supply, 3 cisterns; 200 feet good hose; 150 feet rubber hose in poor condition.

ALBIA—Population, 2435; no fire protection.

ANAMOSA—Population, 2083; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water-works, gravity pressure; 1 reservoir, 100,000 gallons capacity; 1¾ miles of street mains and supply pipes; 7 hydrants; volunteer fire department, 75 men.

ATLANTIC—Population, 3662; 1 chemical engine; 50 chemical extinguishers; 2 hook and ladder trucks; 250 feet rubber hose, in good condition; 150 feet, poor; water supply, wells and cisterns; volunteer fire department, 80 men; 2 horses.

BELLE PLAINE—Population, 1689; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 5 o feet rubber hose, in good condition; water supply, 5 cisterns; volunteer fire department, 80 men.

BELLEVUE—Population, 1623; 1 hand engine; 1 chemical engine; 10 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet rubber, poor; 400 feet linen, good; 100 feet leather, poor; water supply, river cistern, volunteer fire department, 30 men.

BLOOMFIELD—Population, 1531; 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 30 men.

BOONE—Population, 3330; 1 hand engine; 4 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 700 feet rubber hose, in good condition; 200 f et, poor; 800 feet cotton, good; water supply, 4 cisterns, 125,000 gallons capacity; 2 hydrants; volunteer fire department, 122 men.

BOONESBOROUGH—Population, 1438; no fire protection.

BURLINGTON—Population, 19,450; 2 steam fire engines; 1 hook and ladder truck; 7 hose carriages; 2850 feet rubber hose in good condition; 250 feet cotton, good; 1450 feet linen, poor; water-works, Holly system, 5,000,000 gallons capacity; 17½ miles street mains and supply pipes; 201 hydrants; fire alarm, telephone system, 21 boxes; 8 men paid full time; 9 men part; 30 volunteers; 7 horses.

CASCADE—Population, 1075; no fire protection.

CEDAR FALLS—Population, 3270; 1 steam en-

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gine; 1 chemical engine; 2 hose carriages; water supply, 2 cisterns; 1650 feet fair rubber hose; volunteer fire department, 46 men.

CEDAR RAPIDS—Population, 10,104; 1 steam engine; 3 hook and ladder trucks; 8 hose carriages; 4500 feet rubber hose in good condition; 350 feet linen, good; water-works, direct pressure, Holly system; ten miles of street mains and supply pipes; 80 hydrants; fire alarm telegraph; 10 street boxes; volunteer fire department; 1 man paid full time; 2 horses.

CENTREVILLE—Population, 2475; 1 hand engine; 12 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet leather hose in good condition; water supply, 4 cisterns, 72,000 gallons capacity; volunteer fire department, 65 men.

CHARITON—Population, 2174; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 300 feet poor; water supply, 2 cisterns, 600 bbls. each, capacity; volunteer fire department; 1 man paid part time; 60 volunteers.

CHARLES CITY—Population, 2421; 1 hook and ladder truck; 1 hose carriage; water supply, river and cisterns; 1000 feet fair rubber hose; volunteer fire department, 35 men.

CLARINDA—Population, 2011; 1 chemical engine; water supply, wells; 300 feet good rubber hose; volunteer fire department, 30 men.

CLINTON—Population, 7028; 1 steam engine; 5 hose carriages; water-works, direct pressure, river; 1 cistern; 7 miles of mains; 100 hydrants; 2400 feet good linen hose; 1000 feet poor; volunteer fire department, 44 men.

COUNCIL BLUFFS—Population, 17,059; 2 steam fire engines; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 3000 feet rubber hose in good condition; 200 feet poor; 500 feet linen, good; water supply, creek, 9 cisterns, 7500 barrels capacity; 5 men paid full time; 2 part time; 153 volunteers; telephone, 4 boxes; 3 horses.

CRESCO—Population, 1201; no fire protection.

CRESTON—Population, 5081; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; water works, 1 reservoir, 1 hydrant; 1600 feet good rubber hose; volunteer fire department, 68 men.

DAVENPORT—Population, 21,834; 2 hook and ladder trucks; 9 hose carriages; water works.

DECORAH—Population, 2950; 1 chemical engine and 8 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 300 feet rubber hose in good condition; 200 feet cotton, good; volunteer fire department, 25 men.

DE WITT—Population, 1900; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; 650 feet rubber hose in good condition; volunteer fire department, 50 men; water supply, 3 cisterns, 600 barrels capacity.

DES MOINES—Population, 22,408; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in good condition; 50 feet poor; 50 feet cotton, good; 1350 feet leather, good; 500 feet leather, poor; water works, Holly system; river; 3 cisterns, 13,000 barrels capacity; 20 miles street mains and supply pipes; 191 hydrants; 3 men paid full time; 23 part time; telephone and district telegraph; 7 horses.

DUBUQUE—Population, 23,605; 2 steam engines; 1 hook and ladder truck; 5 hose carriages; water works, gravity pressure; 2 reservoirs; 115 hydrants; 5500 feet fair rubber hose; fire alarm telegraph, 5 street boxes; 43 men paid; 24 volunteers; 8 horses.

DYERSVILLE—Population, 1975; 2 chemical extinguishers; 2 hand engines; 2 hose carriages; water supply, 1 cistern; good hose; volunteer fire department, 52 men.

EDDYVILLE—Population, 1250; no fire protection.

ELDORA—Population, 1584; 1 hook and ladder truck; volunteer fire department, 25 men.

EMMITTSBURGH—Population, 1100; no fire protection.

FAIRFIELD—Population, 2095; no fire protection.

FORT DODGE—Population, 4000; 1 chemical engines; 4 chemical extinguishers; 1 hook and ladder truck; 150 feet rubber hose in good condition; water supply, wells and 2 cisterns, 1500 barrels capacity; volunteer fire department, 30 men.

FORT MADISON—Population, 4679; 1 steam engine; 6 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 1200 feet, poor; 500 feet linen, good; water supply, river, 3 cisterns, 600 gallons capacity; 1 man paid full time; 32 volunteers.

GLENWOOD—Population, 1791; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 water supply, 2 cisterns; 300 feet poor rubber hose.

GRINNELL—Population, 1480; 1 hook and ladder truck; water supply, wells; volunteer fire department, 35 men.

GUTTENBURG—Population, 1076; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 250 feet rubber hose in good condition; water supply, river, cisterns; 25 men paid part time; 125 volunteers.

HAMBURGH—Population, 2036; no fire protection.

HAMPTON—Population, 1598; no fire protection.

INDEPENDENCE—Population, 3697; 1 steam engine: 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 4 cisterns; 1500 feet good rubber hose; volunteer fire department, 142 men.

INDIANOLA—Population, 2146; no fire protection.

IOWA CITY—Population, 6371; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 8 cisterns; 600 feet fair rubber hose; volunteer fire department, 65 men.

IOWA FALLS—Population, 1074; 1 hook and ladder truck; water supply, river and 1 cistern.

KEOKUK—Population, 12,117; 2 steam engines; 1 hook and ladder truck; 4 chemical extinguishers, 4 hose carriages: 1000 feet rubber hose in good condition; 1100 feet cotton, good; 1000 feet linen, good; water works, Holly system; 10¾ miles street mains and supply pipes; 77 hydrants; 3 men paid full time; 17 part time; telephone; 3 horses.

KNOXVILLE—Population, 2577; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 250 feet rubber hose in good condition; water supply, wells; volunteer fire department, 35 men.

LANSING—Population, 1811; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; water supply, artesian wells, 500 gallons per minute; ¼ mile street mains; 7 hydrants; volunteer fire department, 35 men.

LE CLAIR—Population, 1061; no fire protection.

LE-MARS—Population, 1075; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, cisterns and wells; 300 feet good rubber hose; volunteer fire department, 50 men.

LYONS—Population, 3784; 1 hand engine; 1 hose carriages; water works, gravity pressure; 1 reservoir, 27 hydrants; 500 feet good linen hose; volunteer fire department, 90 men.

MANCHESTER—Population, 2275; 1 steam engine: 1 chemical engine; 12 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water supply, river and 5 cisterns; 1500 feet good rubber hose; 500 feet, poor; 1 man paid full time, 99 volunteers.

MAQUOKETA—Population, 2112; no fire protection.

MARENGO—Population, 1738; 1 hose carriage; water works; 9 hydrants; 600 feet good rubber hose; 350 feet good cotton hose; volunteer fire department, 60 men.

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MARION—Population, 1939; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; volunteer fire department, 40 men.

MARSHALLTOWN—Population, 5000; 1 hook and ladder truck; 4 hose carriages; water works, direct pressure, 3,000,000 gallons capacity; 9½ miles of street mains; 69 hydrants; 2300 feet good rubber hose; 250 feet cotton, poor; 700 feet good linen; fire alarm telegraph, 10 street boxes; volunteer fire department, 100 men.

MASON CITY—Population, 1703; no fire protection.

MC GREGOR—Population, 1602; 1 hook and ladder truck; volunteer fire department, 43 men.

MONTICELLO—Population, 1877; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; 600 feet linen, good; water supply, direct pressure; 1 reservoir, 300,000 gallons, 5 cisterns, 49000 gallons capacity; 2 miles of street mains and supply pipes; 18 hydrants, 1 man paid full time, 30 men part.

MOUNT PLEASANT—Population, 4410; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; water supply, 2 cisterns, 1000 bbls. capacity.

MOUNT VERNON—Population, 977; 1 chemical engine; 2 chemical extinguishers; 125 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 30 men.

MUSCATINE—Population, 8294; 1 hook and ladder truck; 6 hose carriages: water works, gravity pressure, 1,500,000 gallons capacity; 1 reservoir and river; 4 miles of street mains; 48 hydrants; 2600 feet good rubber hose; 1350 feet good cotton; volunteer fire department, 180 men.

NEVADA—Population, 1541; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet good rubber hose; water supply, wells; volunteer fire department, 50 men.

NEW HAMPTON—Population, 1105; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 30 men.

NEWTON—Population, 2607; 1 chemical engine; 1 hook and ladder truck; water supply, 6 cisterns, 75,000 gallons capacity; volunteer fire department, 44 men.

OSKALOOSA—Population, 4598; 1 steam engine; 2 hand engines; 5 hose carriages; 1500 feet rubber hose, in good condition; 500 feet, poor; 200 feet cotton, good; 300 feet linen, good; water works, Holly system, 3,000,000 gallons capacity; 8¼ miles street mains and supply pipes, 64 hydrants; fire alarm telegraph, 4 street boxes; 2 men paid for full time, 55 volunteers.

OTTUMWA—Population, 9004; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 500 feet rubber hose, in poor condition; 2000 feet cotton, good; 500 feet leather, good; water works, direct pressure, 1 reservoir; 7 miles of street mains; 65 hydrants; volunteer department, 31 men, 1 horse.

PELLA—Population, 2430; no fire protection.

RED OAK—Population, 3755; 2 chemical engines; 6 chemical extinguishers; 1 hook and ladder truck; water supply, 4 wells and creek; 500 feet rubber hose, in good condition; volunteer fire department, 35 men.

SABULA—Population, 1050; 1 hook and ladder truck; water supply, river; volunteer fire department, 38 men.

SIGOURNEY—Population, 1377; no fire protection.

SIOUX CITY—Population, 7366; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water supply, 3 cisterns; 1200 feet good rubber hose; volunteer fire department, 83 men.

TAMA CITY—Population, 1289; 1 hook and ladder truck; volunteer fire department, 20 men.

TIPTON—Population, 1243; 1 chemical engine; 300 feet good rubber hose; volunteer fire department, 10 men.

VINTON—Population, 2389; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; water supply, river and 5 cisterns, 600 gallons capacity each; 900 feet rubber hose, in good condition; volunteer fire department, 80 men.

WASHINGTON—Population, 2950; 1 hook and ladder truck.

WATERLOO—Population, 5508; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet good hose; volunteer fire department, 60 men.

WAVERLY—Population, 2345; 1 hook and ladder truck; 3 chemical extinguishers; water supply, river and wells; volunteer fire department, 40 men.

WEBSTER CITY—Population, 1848; 1 chemical engine; 6 chemical extinguishers; 400 feet rubber hose, in good condition; water supply, 1 reservoir 2000 gallons capacity; volunteer fire department, 55 men.

WEST UNION—Population, 1557; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose, in poor condition; water supply, wells and cisterns.

WILTON JUNCTION—Population, 1431; 1 hand engine; 1 hose carriage; 200 feet good hose; volunteer fire department, 33 men.

WINTERSET—Population, 2583; 1 hand engine; 6 chemical extinguishers (hand); 1 hook and ladder truck; 1 hose carriage; water supply, 4 cisterns; 250 feet good rubber hose; volunteer fire department, 20 men.

WYOMING—Population, 1689; no fire protection.

KANSAS.

ABILENE—Population, 2500; 10 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 50 men.

ATCHISON—Population, 15,106; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 3 cisterns; 1000 feet good hose; 1000 feet poor hose; volunteer fire department, 200 men.

BAXTER SPRINGS—Population, 1177; no fire protection.

BURLINGAME—Population, 1000; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 50 men.

CHANUTE—Population, 1200; no fire protection.

CHETOPA—Population, 1068; 1 hook and ladder truck; volunteer fire department, 20 men.

EL DORADO—Population, 1185; no fire protection.

EMPIRE CITY—Population, 1367; no fire protection.

EMPORIA—Population, 7000; 1 chemical engine; 12 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; water works, Holly system; river; 12 miles of street mains and supply pipes; 60 hydrants; 40 men paid part time; 2 horses.

EUREKA—Population, 1127; 1 hook and ladder truck; volunteer fire department, 30 men.

FORT SCOTT—Population, 4572; 1 hook and ladder truck.

GALENA—Population, 1463; no fire protection.

GARNETT—Population, 1389; 1 hook and ladder truck; water supply, wells and cisterns; volunteer fire department.

HUMBOLDT—Population, 1543; 1 hook and ladder truck.

HUTCHINSON—Population, 1538; no fire protection.

INDEPENDENCE—Population, 2057; 1 chemical engine; 1 hook and ladder truck; water supply, 1 cistern; 400 feet good rubber hose; volunteer fire department, 30 men.

JUNCTION CITY—Population, 1800; 2 hand fire engines; 1 hook and ladder truck; 1 hose carriage;

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600 feet good rubber hose; 400 feet good leather hose; water supply, 8 cisterns, 2400 gallons capacity; volunteer fire department, 86 men.

LAWRENCE—Population, 10,000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; 1000 feet, poor; water supply, 12 cisterns, 120,000 gallons capacity; 2 men paid for full time; 17 men paid part time; 4 horses.

LEAVENWORTH—Population, 16,550; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 1000 feet good rubber hose; 500 feet, poor; 1500 feet good cotton hose; water supply, river; 23 cisterns: 7 men paid part time; 7 men paid full time; 5 horses.

MANHATTAN—Population, 1381; 1 chemical engine; 1 hook and ladder truck; 200 feet fair rubber hose; volunteer fire department, 20 men.

OLATHE—Population, 2146; 1 chemical engine; 14 chemical extinguishers; 1 hook and ladder truck; water supply, 4 cisterns; volunteer fire department, 40 men, 2 horses.

OSAGE CITY—Population, 1306; 1 chemical engine; 1 hook and ladder truck; 100 feet good rubber hose; volunteer fire department, 25 men.

OSAGE MISSION—Population, 1300; 1 hook and ladder truck; water supply, 2 cisterns.

OSWEGO—Population, 1212; 1 chemical engine; 1 hook and ladder truck; water supply, river and 4 cisterns; 200 feet fair rubber hose; volunteer fire department, 20 men.

OTTAWA—Population, 2595; 1 steam engine; 2 hose carriages; water supply, river; 3 cisterns; 1000 feet good rubber hose; volunteer fire department, 36 men.

PAOLA—Population, 1523; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, cisterns; 700 feet good rubber hose; volunteer fire department, 75 men.

PARSONS—Population, 3000; 5 chemical extinguishers.

TOPEKA—Population, 15,451; 2 steam engines; 2 chemical engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2800 feet good rubber hose; water supply, river and 8 cisterns; 7 men paid full time; 9 men paid part time; 10 horses; fire alarm telegrpah, 4 street boxes.

WICHITA—Population, 6000; 2 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 35 men.

WYANDOTTE—Population, 4093; 2 hand engines; 100 feet good rubber hose.

KENTUCKY.

ASHLAND—Population, 3000; no fire protection.

BARDSTOWN—Population, 1835; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 11 cisterns; 1000 feet good rubber hose; volunteer fire department, 60 men.

BOWLING GREEN—Population, 5000; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1000 feet leather, good; water works, direct pressure, 1 reservoir, 1,000,000 gallons capacity; 7 miles street mains and 1 supply pipe; 54 hydrants; volunteer fire department, 40 men.

CARROLLTON—Population, 1098; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; water supply, 5 cisterns; 500 feet good rubber hose; 12 men paid part time; 2 horses.

CATLETTSBURGH—Population, 1019; no fire protection.

COLUMBUS—Population, 1574; water supply, river and cisterns; no fire protection.

COVINGTON—Population, 29,720; 2 hand engines; 4 chemical extinguishers, hand; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 1000 feet cotton, good; 1000 feet cotton, poor; water works, Holly system, 34 cisterns, 400 barrels capacity; 23 miles of street mains and water supply pipes; 207 hydrants; paid fire department, 19 men; fire alarm telegraph, 33 street boxes; 10 horses.

CYNTHIANA—Population, 1171; no fire protection.

DANVILLE—Population, 2542; 2 chemical engines; 1 hook and ladder truck; water supply, wells and 6 cisterns; 1000 feet good rubber hose; volunteer fire department, 60 men.

ELIZABETHTOWN—Population, 3000; no fire protection.

FRANKFORT—Population, 5396; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, river and 19 cisterns; 1600 feet good rubber hose; 27 men paid part time; 45 volunteers.

FRANKLIN—Population, 1808; no fire protection.

GEORGETOWN—Population, 2000; 1 steam engine; 6 chemical extinguishers, (hand;) 2 hose carriages; 1050 feet rubber hose in good condition; 1000 feet leather, poor; water supply, 10 cisterns; 2 men paid full time, 11 men part time.

HARRODSBURGH—Population, 2205; 1 chemical engine; 2 chemical extinguishers; 150 feet rubber hose in good condition; 150 feet poor; water supply, 1 cistern, 600 gallons capacity; volunteer fire department, 40 men.

HENDERSON—Population, 5000; 1 hook and truck; 2 hose carriages; 1500 feet rubber hose in good condition; 800 feet, poor; water works, direct pressure, 1 reservoir, 1 stand pipe, 3,000,000 gallons capacity; 7 miles of street mains and supply pipes; 47 hydrants; 1 man paid part time, 22 volunteers.

HICKMAN—Population, 1120; water supply, river, and cisterns; no fire protection.

HILLSBURGH—Population, 1464; no fire protection.

HOPKINSVILLE—Population, 3136; 1 steam engine; 2 hook and ladder trucks; 2 hose carriages; water supply, 6 cisterns; good hose; volunteer fire department, 25 men.

LEBANON—Population, 1925; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; water supply, 10 cisterns; 1100 feet good leather hose; volunteer fire department, 40 men.

LEXINGTON—Population, 14,801; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; water supply, 5 cisterns; 2200 feet good hose; 500 feet good leather hose; telephone; paid fire department, 9 men paid full time, 5 men part time; 4 horses.

LOUISVILLE—Population, 100,753; 10 steam engines; 1 chemical engine; 2 hook and ladder trucks; 13 hose carriages; water works, gravity pressure, 15,000,000 gallons capacity; 105 miles of mains; 367 hydrants; fire alarm telegraph; 98 street boxes; paid fire department, 83 men; horses.

MADISONVILLE—Population, 1022; no fire protection.

MAYSVILLE—Population, 5000; 5 hand engines; 1 hook and ladder truck; 6 hose carriages; 2200 feet rubber hose, in good condition; 600 feet, poor; water works, gravity pressure; 2 reservoirs, 2,000,000 gallons capacity; 22 cisterns, 260,000 gallons capacity; 8 miles of street mains and supply pipes; 60 hydrants; volunteer fire department, 225 men.

MOUNT CARMEL—Population, 1196; 1 force pump, portable; 15 feet rubber hose, good.

MOUNT STERLING—Population, 1040; 1 steam engine; 2 chemical engines; 1 hook and ladder truck; 1 hose carriage; water supply, 5 cisterns; 1500 feet good hose; volunteer fire department, 30 men.

NEWPORT—Population, 24,000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 2 reservoirs of 43,000,000 gallons capacity; 19 cisterns; 1700 feet good leather hose; fire alarm telegraph; 9 street boxes; 6 men paid full time, 2 men part time; 4 horses.

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NICHOLSVILLE—Population, 1089; 2 chemical engines; 2 hand engines; water supply, wells; 200 feet good rubber hose.

OWENSBORO—Population, 4000; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose, in good condition; 200 feet leather, good; water works, Holly system; 14 cisterns, 280,000 gallons capacity; 8 miles of street mains and supply pipe; 75 hydrants; 2 men paid full time, 5 men part time; 3 horses.

PADUCAH—Population, 6866; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 10 cisterns; 1400 feet rubber hose, in good condition; 200 feet rubber, poor; 14 men paid full time; 5 horses.

PARIS—Population, 2655; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 14 cisterns; 800 feet good rubber hose, 600 feet good leather hose; 1 man paid full time, 2 men part time; 48 volunteers.

POPULAR PLAINS—Population, 1565; no fire protection.

PRINCETON—Population, 1012; 1 hook and ladder truck; water supply, wells and cisterns.

RICHMOND—Population, 2000; water supply, wells and cisterns; no fire protection.

RUSSELLVILLE—Population, 1843; no fire protection.

SHELBYVILLE—Population, 2180; 1 steam engine; 2 hose carriages; water supply, creek and 13 cisterns; 1000 feet fair rubber hose; volunteer fire department, 10 men.

VERSAILLES—Population, 3268; no fire protection.

LOUISIANA.

ALEXANDRIA—Population, 1218; no fire protection.

ALGIERS—Population, 3000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1 fire boat; water supply, river and 9 wells; 1000 feet rubber hose in good condition; 3000 feet, poor; volunteer fire department, 280 men; 9 horses.

BATON ROUGE—Population, 8000; 1 steam engine; 3 hand engines; 2 steam tugs with pumps; 1 hook and ladder truck; 3 hose carriages; water supply, river and 45 cisterns; 900 feet good rubber hose; 800 feet, poor; 6 men paid part time; 250 volunteers.

CARROLLTON—Population, 2400; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; water supply, wells; good rubber hose; 6 men men paid part time; 150 volunteers; 2 horses.

CLINTON—Population, 1000; 1 hook and ladder truck; 6 chemical extinguishers; water supply, wells; 1 cistern; volunteer fire department, 20 men; fire patrol, 20 members.

DONALDSVILLE—Population, 1700; 1 hand engine; 1 hook and ladder truck; 50 feet rubber hose in good condition; 150 feet, poor; 30 feet linen, good; 100 feet, poor; water supply, river; 200 cisterns; volunteer fire department, 120 men.

FRANKLIN—Population, 1265; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, bayou and wells; 300 feet good rubber hose; volunteer fire department, 60 men.

JEFFERSON—Population, 1000; 2 steam engines; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, cisterns; volunteer fire department, 100 men.

MONROE—Population, 1949; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 10 cisterns; 500 feet good rubber hose; 500 feet, poor; volunteer fire department, 100 men.

MORGAN CITY—Population, 2000; 1 hand engine; 12 chemical extinguishers (hand); 100 feet cotton hose in good condition; 250 feet leather, good; 50 feet, poor; water supply, bay; 8 cisterns, 64,000 gallons capacity; volunteer fire department, 120 m n.

NATCHITOCHES—Population, 1401; no fire protection.

NEW IBERIA—Population, 1400; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, bayou and wells; 200 feet good rubber hose; 300 feet good linen; volunteer fire department, 62 men.

NEW ORLEANS—Population, 203,439; 19 steam engines; 1 hand engine; 5 chemical engines; 12 chemical extinguishers; 4 hook and ladder trucks; 19 hose carriages; water works, stand-pipe, 21,000,000 gallons capacity; 1200 hydrants; 37 cisterns; 9000 feet good rubber hose; 500 feet good cotton; 7000 feet fair rubber; fire alarm telegraph, 85 street boxes; 47 men paid full time; 920 volunteers; 70 horses.

OPELOUSAS—Population, 1546; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, insufficient; 200 feet good rubber and leather hose.

PLAQUEMINE—Population, 1460; 2 hand engines; 1 hose carriage; water supply, wells and cisterns; 200 feet good rubber hose; volunteer fire department, 36 men.

SHREVEPORT—Population, 5000; 2 steam engines; 1 hand engine (laid aside); 2 chemical extinguishers; 2 hook and ladder trucks; 4 hose carriages; 2500 feet rubber hose in good condition; 1000 feet, poor; fire patrol (incorporated) 20 members; water works, gravity pressure; river, 1 reservoir; 5 cisterns; 2 men paid full time (engineers); 225 volunteers.

ST. MARTINSVILLE—Population, 1190; 2 hand engines; water supply, 60 cisterns; 250 feet good rubber hose; volunteer fire department, 43 men.

THIBODEAU—Population, 1922; 1 steam engine; 2 hand engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water supply, wells; 300 feet rubber hose in good condition; volunteer fire department, 110 men.

MAINE.

AUBURN—Population, 9556; 1 steam engine; 1 hand engine; 3 chemical engines; 2 hose carriages; 100 feet cotton hose in good condition; 400 feet linen, good; 2600 feet leather, good; water works, gravity pressure; 1 reservoir; 8 miles of street mains and supply pipes; 20 hydrants; 65 men paid part time; 4 horses.

AUGUSTA—Population, 8666; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; water works, gravity pressure; 3 miles of street mains; 7 hydrants; 24 cisterns; 1050 feet good cotton hose; 700 feet good linen; 1850 feet good leather; 450 feet poor leather; paid fire department, 51 men; 4 horses.

BANGOR—Population, 16,857; 3 steam engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; water works, Holly system, 3,000,000 gallons capacity; 22 miles of street mains; 155 hydrants; 30 cisterns; 4000 feet good cotton hose; 600 feet poor linen; 5000 feet poor leather; 2 men paid full time, 98 men part time, 15 volunteers; 5 horses.

BATH—Population, 7875; 3 steam engines; 1 chemical engine; 1 hook and ladder truck; 4 hose carriages; water supply, 11 cisterns; 7000 feet good leather hose; volunteer fire department, 78 men.

BELFAST—Population, 5308; 3 hand engines; 1 hook and ladder truck; 5 hose carriages; 600 feet cotton hose in good condition; 600 feet linen, poor; 1200 feet leather, good; 350 feet, poor; water supply, river, 15 cisterns; volunteer fire department, 200 men.

BIDDEFORD—Population, 12,652; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 19 cisterns; 3000 feet good cotton hose; 1 feet poor leather; 63 men paid part time, 4 horses.

BREWER—Population, 3170; 1 hand engine; 2

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chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 1000 feet leather hose in good condition; water supply, 7 reservoirs; 77 men paid part time.

BRIDGETON—Population, 2863; 2 chemical engines; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; water supply, creek, 1 cistern; 75 men paid part time.

BRUNSWICK—Population, 5385; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; 150 feet, poor: 600 feet cotton, good; 400 feet linen, good, 100 feet poor; 400 feet leather, good; 200 feet, poor; water supply, 26 cisterns; 100 men paid full time, 50 men part.

BUCKSPORT—Population, 3047; 3 hand engines; 3 hose carriages; 1000 feet leather hose in good condition; 400 feet, poor; water supply, bay, 4 reservoirs, 100,000 gallons capacity; 100 men paid full time.

CALAIS—Population, 6172; 2 steam engines; 2 hand engines; 6 hose carriages; 1500 feet rubber hose in good condition; 1200 feet, poor; 200 feet cotton, good; 400 feet leather, good; water supply, river, 17 cisterns; 1 man paid full time, 40 men part.

CAMDEN—Population, 4386; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, river and force pumps; 5 hydrants; 2 cisterns; 1700 feet good leather hose; volunteer fire department, 125 men.

CHERRYVILLE—Population, 1743; no fire protection.

DAMARISCOTTA—Population, 1200; 1 hand engine; 1 hose carriage; 1 cistern; 700 feet good hose; volunteer fire department, 75 men.

DEXTER—Population, 2563; 4 hand engines; 1 hook and ladder truck; 5 hose carriages; water supply, reservoir and creek; 8 hydrants; 6 cisterns; 2800 feet of good linen hose; volunteer fire department, 175 men.

DOVER—Population, 1687; 2 hand engines; 1000 feet linen hose in good condition; water supply, 3 reservoirs.

EASTPORT—Population, 4006; 3 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet cotton, good; 500 feet leather, poor; water supply, 13 cisterns; 100 men paid part time.

ELLSWORTH—Population, 5051; 3 hand engines; 3 hose carriages; water supply, 13 cisterns; 1000 feet poor rubber and leather hose; volunteer fire department, 130 men.

FAIRFIELD—Population, 3044; 2 hand engines; 5 chemical extinguishers; 2 hose carriages; 300 feet cotton hose in good condition; 1000 feet leather, good; 200 feet leather, poor; water supply, 15 cisterns.

FARMINGTON—Population, 3353; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply; 20 cisterns; 400 feet cotton hose in good condition; 400 feet linen, good.

FORT FAIRFIELD—Population, 2000; water supply, river and 20 cisterns.

GARDINER—Population, 4439; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 750 feet cotton hose in good condition; 1500 feet linen, poor; 500 feet leather, poor; water supply, 2 rivers, 11 cisterns; 118 men paid part time.

HALLOWELL—Population, 3165; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, river and reservoir; 5 hydrants; 10 cisterns; 2000 feet good hose; 80 men paid part time.

HOULTON—Population, 2000; 1 chemical engine; 1 hand engine; 1 hose carriage; water supply, river and 1 cistern; 550 feet good linen and leather hose; volunteer fire department, 50 men.

KENNEBUNK—Population, 2852; 3 hand engines; 2 hose carriages; 500 feet cotton hose in good condition; 100 feet linen, good; 100 feet leather, good; water supply, river, creek, cisterns; volunteer fire department, 75 men.

LEWISTON—Population, 19,083; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 1100 feet cotton hose in good condition; 100 feet cotton, poor; 5800 feet leather, good; water works, gravity pressure; 1 reservoir, 80,000 gallons capacity; 20 miles of street mains and supply pipes; 139 hydrants; 2 men paid full time; 48 part time; 43 volunteers; 8 horses.

LISBON FALLS—Population, 2641; 1 hand engine; 1 hose carriage; 300 feet poor cotton hose; volunteer fire department, 10 men.

MACHIAS—Population, 2203; 2 hand engines; 2 hose carriages; water supply, river and 5 cisterns.

MECHANICS FALLS—Population, 1200; no fire protection.

NORTH ANSON—Population, 1745; no fire protection.

NORWAY—Population, 2519; 1 hand engine; 1 hook and ladder truck; 1 hose carriages; water supply, 6 cisterns; volunteer fire department, 50 men.

OLD TOWN—Population, 3395; 3 hand engines; 3 chemical engines; 3 hose carriages; 900 feet cotton hose in good condition; 500 feet leather, good; 500 feet poor; water-works, river, 8 reservoirs; volunteer fire department, 180 men.

PARIS—Population, 2930; 1 chemical engine; 2 hand engines; 2 hose carriages; volunteer fire department, 30 men.

PORTLAND—Population, 33,810; 6 steam engines; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 5000 feet cotton hose in good condition; 1000 feet, poor; 1000 feet linen, good; 1000 1000 feet, poor; 6000 feet leather, good; 5000 feet, poor; water-works, gravity pressure, lake, 1 reservoir 12,000,000 gallons capacity, 64 cisterns 3,000,000 capacity; 63 miles of street mains and supply pipes; 226 hydrants; 6 men paid for full time; 104 men, part; 35 volunteers; 18 horses; fire alarm 42 street boxes.

PRESQUE ISLE—Population, 1400; 1 hose carriage; 400 feet linen hose in good condition; 100 feet, poor; water supply, pond.

ROCKLAND—Population, 7596; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 450 feet rubber hose in poor condition; 2800 feet cotton, good; 450 feet linen, good; 850 feet leather, good; water-works, gravity, river, 13 reservoirs 75,000 gallons capacity each, 200 cisterns 200,000 capacity; 33 miles street mains and supply pipes; 18 hydrants; 1 man paid full time; 82 men, part; 2 horses.

SACCARAPPA—Population, 1000; no fire protection.

SACO—Population, 6396, 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 3000 feet cotton, good; water supply, river, 20 cisterns, 20,000 gallons capacity; 42 men paid for part time; 4 horses.

SCOWHEGAN—Population, 3861; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 2 water power fire pumps; 10 hydrants, river and 20 cisterns; 300 feet good linen hose; 1500 feet, leather, good; 500 feet leather, poor; volunteer fire department, 64 men.

SEARSPORT—Population, 2323; 1 hand engine; 100 feet cotton (rubber lined) hose in good condition; 800 feet linen, good; water supply, bay, creek, 5 cisterns, 100,000 gallons capacity; 63 men paid full time.

SOUTH BERWICK—Population, 2677; 3 hand engines; 3 hose carriages; 1200 feet leather hose in good condition; 600 feet leather, poor; water supply, 2 rivers, 2 reservoirs, 75 hogsheads capacity; volunteer fire department, 225 men.

SPRING VALE—Population, 1200; 1 hand engine; 1 hose carriage; 4 hydrants; 1 cistern; 1500 feet good rubber hose; volunteer fire department, 60 men.

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THOMASTON—Population, 3000; 1 steam engine; 2 hand engines; 5 hose carriages; 1200 feet rubber hose in good condition; 800 feet cotton, good; 300 feet, poor; water supply, 11 reservoirs, river, and pond; volunteer fire department, 190 men.

WALDOBOROUGH—Population, 3759; 2 hand engines; 2 hose carriages; 200 feet rubber hose in poor condition; 700 feet cotton, good; water supply, river, 1 reservoir, 1 man paid part time; 80 volunteers.

WATERVILLE—Population, 4672; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1100 feet cotton hose in good condition; 1000 feet linen, (rubber lined) good; 1200 feet leather, good; 200 feet leather, poor; water supply, river, 22 reservoirs, 250 hogheads capacity each; ½ mile street mains and supply pipes; 2 hydrants; volunteer fire department, 208 men.

WESTBROOK—Population, 3981; 1 hand engine; 1 chemical engine; 4 chemical extinguishers; 2 hose carriages and 300 feet leather hose, in good condition, belonging to mill; water works; 9 hydrants.

WEST WATERVILLE—Population, 1646; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; 50 feet poor; water supply, creek and cisterns; volunteer fire department, 39 men.

WISCASSET—Population, 1500; 2 hand engines; 2 hose carriages; 1050 feet leather hose in good condition; water supply, river and wells, volunteer fire department, 100 men.

MARYLAND.

BALTIMORE—Population, 332,190; 17 steam engines; 22 chemical extinguishers; 4 hook and ladder trucks; 26 hose carriages; 2 fire boats; 22,500 feet rubber hose in good condition; 15,700 feet, poor; 100 feet cotton, good; water works, four-fifths gravity and one-fifth pumped; 4 reservoirs, 992,000,000 gallons capacity; 275 miles of street mains and supply pipes; 900 hydrants; 56 men paid for full time, 156 men part time; 74 horses; fire alarm telegraph, 156 street boxes; fire patrol, incorporated; 5 permanent men, 5 auxiliary.

BELAIR—Population, 1200; no fire protection.

BOONSBOROUGH—Population, 1200; 1 hand engine.

CAMBRIDGE—Population, 3000; 1 hand engine; 1 hose carriage; 300 feet leather hose in good condition; 100 feet, poor; water supply, wells.

CHESAPEAKE CITY—Population, 1008; no fire protection.

CHESTERTOWN—Population, 4000; 2 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 100 feet leather, good; water supply, river; volunteer fire department, 100 men.

CLEAR SPRING—Population, 1000; no fire protection.

CRISFIELD—Population, 2000; water supply, river; no fire protection.

CUMBERLAND—Population, 9500; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 6 hose carriages; 4 chemical extinguishers; 800 feet leather hose in good condition; 1200 feet, poor; water works, Holly system; 22½ miles street mains and supply pipes; 150 hydrants; volunteer fire department, 800 men.

DENTON—Population, 1000; no fire protection.

EASTON—Population, 4000; 1 steam engine; 2 hand engines; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 300 feet good rubber hose; 50 feet cotton, good; 50 feet linen, good; 450 feet leather, good; water supply, 7 cisterns, 100,000 gallons capacity; volunteer fire department, 60 men.

ELKTON—Population, 3500; 2 hand engines; 600 feet poor leather hose.

ELLICOT CITY—Population, 3000; water supply, river; no fire protection.

EMMITTSBURGH—Population, 1500; 1 hand engine; 1 hose carriage; 200 feet leather hose.

FROSTBURGH—Population, 5000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water works; 20 hydrants; 500 feet good rubber hose; volunteer fire department, 70 men.

FREDERICK—Population, 7056; 3 steam engines; 7 hose carriages; water supply, streams and 1 cistern; 2200 feet good rubber hose; volunteer fire department, 800 men.

HAGERSTOWN—Population, 9000; 2 steam engines; 4 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 6 hose carriages; 600 feet rubber hose in good condition; 1500 feet leather, good; 1500 feet, poor; water supply, 13 cisterns; volunteer fire department, 1000 men.

HAVRE DE GRACE—Population, 4000; no fire protection.

LONACONING—Population, 1500; no fire protection.

MECHANICSTOWN—Population, 1500; no fire protection.

NEWTOWN—Population, 1500; no fire protection.

OAKLAND—Population, 1500: water supply, river; no fire protection.

POCOMOKE—Population, 1000; no fire protection.

PORT DEPOSIT—Population, 2500; 1 steam engine; 2 hand engines; 2 hose carriages; water supply, river; 500 feet good rubber hose; volunteer fire department, 15 men.

PRINCESS ANNE—Population, 1800; no fire protection.

RELAY—Population, 1000; no fire protection.

SALISBURY—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 75 feet, poor; water supply, river, 1 reservoir; volunteer fire department, 140 men.

SHARPSBURG—Population, 1000; no fire protection.

SNOW HILL—Population, 2000; no fire protection.

ST. MICHAELS—Population, 2000; no fire protection.

WESTMINSTER—Population, 5000; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; water supply, wells and cisterns; volunteer fire department, 50 men.

WILLIAMSPORT—Population, 2000; no fire protection.

WOODBURY—Population, 8000; no fire protection

MASSACHUSETTS.

ABINGTON—Population, 3697; 1 hook and ladder truck.

ACTON—Population, 1797; water supply, river; no fire protection.

ACUSHNET—Population, 1105; no fire protection.

ADAMS—Population, 5593; 2 hand engines; 4 hose carriages; water works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 10 miles of mains; 120 hydrants; 2000 feet good linen hose; volunteer fire department, 40 men.

AGAWAM—Population, 2216; no fire protection.

AMESBURY—Population, 3355; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1500 feet fair hose; volunteer fire department, 110 men.

AMHERST—Population, 4299; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; 650 feet cotton hose in good condition; 800 feet leather, good; 400 feet, poor; water works, gravity pressure; 7 reservoirs; 8 miles of street mains and supply pipes; 34 hydrants; volunteer fire department, 26 men.

ANDOVER—Population, 5171; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, 13 cisterns; 60 men paid for full time.

ARLINGTON—Population, 4100; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet good linen hose; water works, gravity pressure; 12

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miles of mains; 96 hydrants; volunteer fire department, 37 men.

ASHBURNHAM—Population, 1666; 2 hand engines; 3 hose carriages; 300 feet cotton hose in good condition; 1200 feet leather, good; 400 feet poor; water supply, brook, from lake; ½ mile of street mains and supply pipes; 10 hydrants; volunteer fire department, 107 men.

ASHFIELD—Population, 1062; no fire protection.

ASHLAND—Population, 2394; 1 steam engine; 1 hand engine; 5 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water supply, river; 2200 feet leather hose, in good condition; 500 feet linen, poor; volunteer fire department, 43 men.

ATHOL—Population, 4307; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 550 feet rubber hose, in good condition; 2050 feet cotton, good; 1450 feet leather, good; water works, gravity pressure, 3 reservoirs; 10 miles of street mains and supply pipes; 52 hydrants; volunteer fire department, 50 men.

ATTLEBOROUGH—Population, 11,111; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet linen hose in poor condition; 1300 feet leather, good; water-works, gravity pressure, 1 reservoir; 10 miles of street mains and supply pipe; 70 hydrants; volunteer fire department, 50 men.

AUBURN—Population, 1317; no fire protection.

AYER—Population, 1882; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet linen hose in good condition; 1050 feet leather, good; water supply, 5 cisterns; 60 men paid part time.

BARNSTABLE—Population, 4250; no fire protection.

BARRE—Population, 2418; 2 hand engines; 1 chemical engine: 6 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 100 feet cotton, good; 400 feet leather, poor; water supply, creek, 9 reservoirs; 70 men paid full time; 5 men paid part time.

BECKET CENTRE—Population, 1123; no fire protection.

BELCHERTOWN—Population, 2346; no fire protection.

BELLINGHAM—Population, 1223; water supply, river; no fire protection.

BEVERLY—Population, 8445; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 7 hose carriages; 2700 feet cotton hose in good condition; 4000 feet linen, good; 2100 feet leather, poor; water-works, direct pressure, lake; 45 miles of street mains and supply pipes; 118 hydrants, volunteer fire department, 245 men.

BELMONT—Population, 1937; 2 hand engines; 1 chemical engine; 2 hose carriages; 900 feet cotton hose in good condition; 400 feet poor; 200 feet linen, good; 300 feet leather, good; water supply, 2 reservoirs; 20,000 gallons capacity; 74 men paid part time.

BILLERICA—Population, 2000. 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 100 feet linen hose in good condition; 100 feet leather, good; water supply, river; 30 men paid for part time.

BLACKSTONE—Population, 4908; 1 steam engine; 1 hose carriage; 1250 feet good cotton hose; volunteer fire department, 20 men; 2 horses.

BOSTON—Population, 362,535; 29 steam engines; 7 chemical engines; 38 chemical extinguishers; 12 hook and ladder trucks; 30 hose carriages; 1 fire boat; 14,447 feet rubber hose in good condition; 31,349 feet cotton, good; 1000 feet linen, good; 16,117 feet leather, good; water works, gravity pressure, lake, river; 3 reservoirs, 5,000,000,000 gallons capacity; 490 miles of street mains and supply pipes; 4311 hydrants; 278 men paid full time; 335 men paid for part time; fire alarm telegraph; 277 street boxes; 137 horses; fire patrol, incorporated; 13 permanent men, 13 auxiliaries.

BRADFORD—Population, 2643; 1 hand engine; 1 hose carriage; water supply; 3 cisterns; 1000 feet good linen hose; volunteer fire department, 50 men.

BRAINTREE—Population, 3855; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 500 feet linen (rubber lined) good; 550 feet, poor; water supply, river, 4 reservoirs, 1 cistern; 125 men paid part time.

BREWSTER—Population, 1144; no fire protection.

BROCKTON—Population, 13,608; 1 steam engine; 4 hand engines; 4 chemical engines; 1 hook and ladder truck; 5 hose carriages; water works, Holly system, 500,000 gallons capacity; 1 reservoir; 4 miles of mains; 50 hydrants; 12 cisterns; 2700 feet good cotton hose, rubber lined; 1800 feet good leather hose; 200 feet poor cotton hose; 1800 feet poor leather hose; 330 men paid part time.

BRIDGEWATER—Population, 3620; 2 hand engines; 1 hook and ladder truck; water supply, 3 cisterns; 2 hose carriages; 750 feet good leather hose; volunteer fire department, 50 men.

BROOKFIELD—Population, 2820; 2 hand fire engines; 2 hose carriages; 300 feet rubber hose in good condition; 400 feet cotton, good; 500 feet leather, good; 500 feet, poor; water supply, 11 cisterns, 138,600 gallons capacity; volunteer fire department, 110 men.

BROOKLINE—Population, 8053; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 5000 feet cotton hose in good condition; 1500 feet leather, good; 500 feet, poor; water works, direct and gravity pressure; 1 reservoir, stand-pipe, 2,000,000 gallons capacity; 25½ miles of street mains and supply pipes; 154 hydrants; 4 men paid full time; telephone alarm; 55 volunteers; 6 horses.

BUCKLAND—Population, 1739; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 800 feet leather, poor; water supply, 6 cisterns; volunteer fire department.

BUCKLAND STATION—Population, 1029; no fire protection.

CAMBRIDGE—Population, 52,140; 6 steam engines; 1 chemical engine; 2 hook and ladder trucks; 6 hose carriages; 7000 feet cotton hose in good condition; 4000 feet leather, good; 3200 feet, poor; water supply, gravity and direct pressure, standpipe; 35 cisterns; 1 reservoir, 5,000,000 gallons capacity; 80 miles of street mains and supply pipes; 576 hydrants; 21 men paid full time; 75 men, part; fire alarm telegraph, 62 street boxes; 21 horses.

CAMPELLO—Population, 1000; 1 chemical engine; 1 hand engine; 1 hose carriage; water supply; 8 cisterns; volunteer fire department, 65 men.

CARVER—Population, 1039; no fire protection.

CHARLEMONT—Population, 1029; no fire protection.

CHARLTON—Population, 1900; no fire protection.

CHATHAM—Population, 2252; no fire protection.

CHELMSFORD—Population, 2553; no fire protection.

CHELSEA—Population, 21,785; 3 steam engines; 1 hook and ladder truck; 5 hose carriages; water works, gravity pressure; 28 miles of mains; 142 hydrants; 21 cisterns; 9000 feet good cotton hose; fire alarm telegraph, 15 street boxes; 60 paid men; 20 volunteers, horses.

CHESHIRE—Population, 1537; water supply, gravity pressure; 1 reservoir; 2½ miles mains; 19 hydrants; no fire protection.

CHESTER—Population, 1473; water supply, creek and wells; no fire protection.

CHICOPEE—Population, 11,325; 1 steam engine; 2 chemical engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2500 feet leather hose in good condition; 500 feet, poor; water works, direct pressure; 8 reservoirs, 15,000 gallons capacity; 8700 feet street mains; 28 hydrants; 108 men paid part time.

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CITY MILLS—Population, 1983; no fire protection.

CLINTON—Population, 8030; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 300 feet rubber hose in good condition; 300 feet cotton, good; 1150 feet leather, good; 500 feet poor; water supply, direct pressure; 3 reservoirs; volunteer fire department, 134 men.

COCHITUATE VILLAGE—Population, 1766; 1 hook and ladder truck; 1 hose carriage; water works, gravity and direct pressure; 1 reservoir; 5 miles of street mains and supply pipes; 29 hydrants; 500 feet good leather hose; 500 feet cotton, good; volunteer fire department, 43 men.

COHASSET—Population, 2182; 1 hand engine; 1 hose carriage; volunteer fire department, 20 men.

COLERAINE—Population, 1777; no fire protection.

CONCORD—Population, 3922; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 10 miles of mains; 53 hydrants; 1700 feet good linen hose; 400 feet leather, good; volunteer fire department, 100 men.

CONWAY—Population, 1760; 1 hand engine; 1 hose carriage; 400 feet cotton hose in good condition; 400 feet leather, poor; water supply, river; volunteer fire department, 30 men.

DALTON—Population, 2052; no fire protection.

DANVERS—Population, 6636; 1 hand engine; 3 chemical engines; 1 hook and ladder truck; 8 hose carriages; 2000 feet rubber hose in good condition; 500 feet cotton, good; 300 feet, poor; 800 feet linen, good; 700 feet poor; 750 feet leather, good; 500 feet poor; water works, gravity pressure; 1 reservoir, 5,000,000 gallons capacity; 33 miles of street mains and supply pipes; 183 hydrants; volunteer fire department, 100 men.

DARTMOUTH—Population, 3430; no fire protection.

DEDHAM—Population, 6224; 1 steam engine; 6 hand engines; 1 hook and ladder truck; 7 hose carriages; 2850 feet rubber hose in good condition; 450 feet cotton, good; 110 feet leather, good; 800 feet poor; water works, river, creek; 8 reservoirs; 14 cisterns, 206,000 gallons capacity; 153 men paid part time.

DEERFIELD—Population, 3543; no fire protection.

DIGHTON—Population, 1791; no fire protection.

DOUGLAS—Population, 2241; no fire protection.

DRACUT—Population, 1605; no fire protection.

DUDLEY—Population, 2804; no fire protection.

DEXBURY—Population, 2196; no fire protection.

EASTON—Population, 3902, 1 hand engine; 1 hose carriage; water supply, wells, ponds and cisterns.

FALL RIVER—Population, 45,340; 7 steam engines; 3 hook and ladder trucks; 9 hose carriages; water works, stand-pipe, 9,000,000 gallons capacity; 49 miles of mains; 525 hydrants; 9000 feet good rubber hose; 5000 feet cotton, good; fire alarm telegraph, 74 street boxes; part paid fire department, 147 men; horses.

EAST BRIDGEWATER—Population, 2710; 1 hook and ladder truck.

EAST CHARLEMONT—Population, 1029; no fire protection.

EAST HAMPTON—Population, 4206; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; water works, direct pressure; 2½ miles of mains; 21 hydrants; 1000 feet rubber hose in good condition; 1500 feet linen, good; 300 feet leather, good; volunteer fire department, 50 men.

EAST WYMOUTH—Population, 3500; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; volunteer fire department, 150 men.

EDGARTOWN—Population, 1707; 1 hand engine; 1 chemical engine; 2 hose carriages; 500 feet leather hose in good condition; water supply, bay; 3 cisterns, 50 barrels (each) capacity; 30 men paid full time.

ENFIELD—Population, 1043; 1 hand engine; 1 hose carriage; 250 feet rubber hose in good condition; water supply, river.

ESSEX—Population, 1670; 2 hand engines; 3 hose carriages; 600 feet leather hose in good condition; 400 feet poor; water supply, wells; 25 men paid full time; 50 part time.

EVERETT—Population, 4159; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1650 feet leather hose in good condition; 700 feet poor; water supply, direct pressure, lake, 4 reservoirs; 3 miles of street mains and supply pipes; 68 hydrants; 1 man paid full time; 23 part time; 2 horses.

FAIRHAVEN—Population, 2875; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 56 feet rubber hose in good condition; 1300 feet cotton, good; 500 feet linen, good; water supply, river, pond, 2 reservoirs; 75 men paid full time.

FALL RIVER—Population, 49,006; 7 steam engines; 3 hook and ladder trucks; 9 hose carriages; water works, standpipe, 9,000,000 gallons capacity; 49 miles of mains; 525 hydrants; 9000 feet good rubber hose; 5000 feet cotton, good; fire alarm telegraph, 74 street boxes; paid fire department, 147 men; horses.

FALMOUTH—Population, 2211; no fire protection.

FITCHBURG—Population, 12,405; 3 steam engines; 2 hook and ladder trucks; 6 hose carriages; water works, gravity pressure; 3 reservoirs of 180,000,000 million gallons capacity; 26 miles of mains; 200 hydrants; 3500 feet good cotton hose; 3350 feet linen, good; 1750 feet leather, good; fire alarm telegraph, 26 street boxes; 4 men paid full time; 76 part time; 6 horses.

FOXBOROUGH—Population, 2951; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, 1 cistern; 1500 feet good cotton hose; 600 feet linen, good; 200 feet leather, good; volunteer fire department, 57 men.

FRAMINGHAM—Population, 6235; 3 hand engines; 3 hose carriages; water supply, 8 cisterns; 4000 feet rubber hose in good condition; 200 feet linen, good; volunteer fire department, 140 men.

FRANKLIN—Population, 4051; no fire protection.

FREETOWN—Population, 1329; no fire protection.

GARDNER—Population, 4988; 2 hand engines; 2 hose carriages; water supply, 4 cisterns and ponds; 400 feet rubber hose in good condition; 200 feet cotton, good; 300 feet poor; 800 feet linen, good; volunteer fire department, 127 men.

GEORGETOWN—Population, 2231; 1 steam engine; 3 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 1000 feet rubber hose in good condition; 1000 feet linen, good; 1000 feet leather, good; 500 feet poor; water supply, 16 reservoirs; 6 cisterns; volunteer fire department, 200 men.

GLOUCESTER—Population, 19,329; 3 steam engines; 5 hand engines; 1 chemical engine; 3 chemical extinguishers; 2 hook and ladder trucks, 3 hose carriages; water supply, 24 cisterns; 1000 feet good rubber hose; 2550 feet cotton, good; 6550 feet leather, good; 1000 feet rubber, poor; 1150 feet leather, poor; volunteer fire department, 314 men, 4 horses.

GRAFTON—Population, 4030; 3 hand engines; 10 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 800 feet cotton hose, in good condition; 200 feet poor; 600 feet leather, good; 400 feet, poor; water supply, 6 reservoirs, 60,000 gallons capacity; 125 men paid full time.

GRANVILLE—Population, 1205; no fire protection.

GREAT BARRINGTON—Population, 4658; 1 hand engine; 1 hose carriage; 1000 feet cotton hose, in good condition; 500 feet leather, good; 500 feet poor; water works, gravity pressure, 1 reser-

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voir, 150,000 gallons capacity; 4½ miles of street mains and supply pipes; 21 hydrants; volunteer fire department, 80 men.

GREENFIELD—Population, 3903; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 400 feet cotton hose in good condition; 100 feet linen, good; 2000 feet leather, good; water works, gravity pressure; 1 reservoir, 100,000 gallons capacity; 5 cisterns, 55,000 gallons capacity; 10 miles of street mains and supply pipes; 42 hydrants; 80 men paid for part time.

GROTON—Population, 1862; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; water supply, 6 cisterns, 24,000 gallons capacity; 50 feet rubber hose, in good condition; 350 feet leather, good; 50 feet poor; 43 men paid full time.

GROVELAND—Population, 2227; 1 hand engine; 60 feet good leather hose; water supply, river, creek; 30 men paid full time.

HADLEY—Population, 1938; no fire protection.

HANOVER—Population, 1897; 1 hook and ladder truck; no fire protection.

HANSON—Population, 1309; 1 steam engine.

HARDWICK—Population, 2233; no fire protection.

HARWARD—Population, 1253; no fire protection.

HARWICH—Population, 3355; no fire protection.

HATFIELD—Population, 1495; no fire protection.

HAVERHILL—Population, 18,475; 3 steam engines; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 9 hose carriages; water works, 20 hydrants; 12 cisterns; 600 feet fair hose; volunteer fire department, 155 men.

HINGHAM—Population, 4485; 4 hand engines; 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose, in good condition; 1500 feet cotton, good; water works, gravity pressure; 13 miles of street mains and supply pipes; 50 hydrants; volunteer fire department, 240 men.

HINSDALE—Population, 1595; no fire protection.

HOLBROOK—Population, 2132; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose, in good condition; 1000 feet poor; 1000 feet cotton, good; water supply, 5 reservoirs, 4,250 pounds capacity, 1, 2000 pounds; 100 men paid for part time.

HOLYOKE—Population, 21,851; 2 steam engines; 2 hook and ladder trucks; 7 hose carriages; 100 feet rubber hose, in good condition; 2900 feet cotton, good; 2400 feet linen, good; 3100 feet leather, good; water supply, ponds, gravity pressure; 24 miles of street mains and supply pipes; 150 hydrants, (public); 350 (private); 108 men paid for part time; 4 horses.

HOLDEN—Population, 2499; 100 feet good linen hose, and 12 chemical extinguishers.

HOLLISTON—Population, 3099; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, creek; 5 cisterns; 2000 feet cotton hose in good condition; 500 feet linen, good; 1000 feet leather, good; volunteer fire department, 65 men.

HOPKINTON—Population, 4602; 4 hand engines; 3 chemical engines; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages; 1000 feet cotton hose in good condition; 1050 feet linen, good; 1300 feet leather, good; 400 feet poor; water supply, 12 cisterns; 162 men paid for full time; 73 men, part.

HUBBARDSTON—Population, 1386; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; 100 feet leather, good; 100 feet poor; water suppply, wells; volunteer fire department, 40 men.

HUDSON—Population, 3739; 2 hand engines; 3 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose in good condition; 100 feet poor; 200 feet linen, good; 200 feet, poor; 1000 feet leather, good; 400 feet poor; water supply, river; 115 men paid for part time.

HYDE PARK—Population, 7690; 2 steam engines; 5 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; water supply, 2 creeks, 3 ponds; 15 cisterns; 1300 feet good cotton hose; 1300 feet leather, good; 1200 feet poor; 1 man paid full time; 40 men, part; 10 horses.

IPSWICH—Population, 3699; 2 hand engines; 1 hook and ladder truck; water supply, 3 cisterns; 1200 feet good cotton and leather hose; volunteer fire department, 130 men.

KINGSTON—Population, 1524; no fire protection.

LAKEVILLE—Population, 1008; no fire protection.

LANCASTER—Population, 2008; no fire protection—depends upon the neighboring town of Clinton (3 miles off) in case of fire.

LANESBOROUGH—Population, 1278; no fire protection.

LAWRENCE—Population, 39,178; 4 steam engines; 1 chemical engine; 2 hook and ladder trucks; 9 hose carriages; 5500 feet cotton hose in good condition; 5950 feet poor; 1600 feet linen, good; 1600 feet poor; 400 feet leather, poor; water works, gravity pressure, river; 2 reservoirs, twin system, 40,000,000 gallons capacity; 40 miles and 3608 feet of street mains and supply pipes; 481 hydrants; 3 men paid for full time; 66 men, part; fire alarm telegraph, 37 street boxes; 15 horses.

LEE—Population, 3939; 1 steam engine; 2 hand engines; 8 chemical extinguishers; 5 hose carriages; 900 feet rubber hose in good condition; 3200 feet leather, good; volunteer fire department, 150 men.

LEICESTER—Population, 2779; 1 steam engine; 1 hand engine; 3 hose carriages; water works, 8 cisterns; 300 feet linen hose in poor condition; 1800 feet leather, good; 500 feet poor; 58 men paid part time.

LENOX—Population, 2043; 300 feet linen hose in good condition; water supply, gravity pressure; 3 reservoirs, 600,000 gallons capacity; 3 miles of street mains and supply pipes; 5 hydrants.

LEOMINSTER—Population, 5776; 1 steam engine; 6 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 650 feet cotton hose in good condition; 150 feet poor; 2600 feet leather, good; 300 feet poor; water works, gravity pressure; 3 reservoirs, 2,000,000 gallons capacity; 18 miles street mains and supply pipes; 109 hydrants; volunteer fire department, 72 men.

LEXINGTON—Population, 2460; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 100 feet rubber hose in good condition; 1100 feet leather, good; water supply, creek, 1 reservoir, 7000 gallons capacity; 1 cistern, 500 gallons capacity; 90 men paid part time.

LONGMEADOW—Population, 1401; no fire protection.

LOWELL—Population, 59,485; 3 steam fire engines; 6 chemical extinguishers; 2 hook and ladder trucks; 10 hose carriages; 500 feet rubber hose, in good condition; 550 feet cotton, good; 10,000 feet leather, good; 800 feet poor; water works, direct pressure, river, 1 reservoir, 30,000,000 gallons capacity; 62 miles of street mains and supply pipes; 668 hydrants; 13 men paid full time, 95 part time; fire alarm telegraph, 43 street boxes; 16 horses; fire patrol, incorporated, 2 permanent men, 5 auxiliary.

LUDLOW—Population, 1526; no fire protection.

LUNENBURG—Population, 1101; no fire protection.

LYNN—Population, 38,284; 4 steam engines; 1 chemical engine, 7 chemical extinguishers; 2 hook and ladder trucks; 11 hose carriages; 7000 feet cotton hose in good condition; 3000 feet poor; 400 feet linen, good; 700 feet leather, poor; water works, gravity pressure, reservoir; 52 miles of street mains and supply pipes; 381 hydrants; 11

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men paid full time; 98 men part; fire alarm telegraph, 37 street boxes; 19 horses.

MALDEN—Population, 12,017; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1000 feet cotton hose in good condition; 4500 feet leather, good; water works, gravity pressure, pond; 38 miles of street mains and supply pipes; 158 hydrants; 2 men paid full time, 1 man part; 54 volunteers; fire alarm telegraph, 8 street boxes; 7 horses.

MANCHESTER—Population, 1640; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 2 cisterns; 1000 feet good leather hose; volunteer fire department, 90 men.

MANSFIELD—Population, 2765; 6 chemical extinguishers.

MARLBORO—Population, 10,126; 3 hand engines; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; water supply, 35 cisterns; 200 feet rubber hose in good condition; 1000 feet cotton, good; 2000 feet leather, good; 1000 feet poor; 230 men paid part time; 30 volunteers.

MARBLEHEAD—Population, 7467; 1 steam engines; 4 hand engine; 1 hook and ladder truck; 1 hose carriage; water works, 9 hydrants; 5 cisterns; 2000 feet cotton hose, good; 3000 feet leather, good; volunteer fire department, 280 men.

MARSHFIELD—Population, 1785; no fire protection.

MATTAPOISSETT—Population, 1400; 1 hand engines; 8 chemical extinguishers; 1 hook and ladder truck; 1 hose carriages; 600 feet leather hose, in good condition; 800 feet leather, poor; water supply, 2 cisterns, 100 barrels capacity; 40 men paid part time.

MAYNARD—Population, 2291; hose carriages; 1 chemical extinguisher; water works, 1 cistern; 48 hydrants; 4000 feet good linen hose; volunteer fire department, 33 men.

MEDFIELD—Population, 1365; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet linen hose in good condition; 200 feet linen, poor; water supply, brooks, and wells; 60 men paid part time.

MEDFORD—Population, 7573; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; water works; gravity pressure; 1 reservoir; 33 miles of mains; 153 hydrants; 200 feet rubber hose good; 2000 feet cotton, good; 2000 feet leather, good; 1000 feet linen, poor; 67 men paid part time; 5 horses

MEDWAY—Population, 3955; 5 hand engines; water supply, 6 hydrants, 10 cisterns; 3000 feet good rubber hose; volunteer fire department, 200 men.

MELROSE—Population, 4560; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 300 feet linen hose in good condition; water supply, gravity pressure; pond; 56,704 feet of street mains and supply pipes; 84 hydrants; 73 men paid part time.

MENDON—Population, 1094; 1 chemical engine and 2 chemical extinguishers; 100 feet good rubber hose; volunteer fire department, 20 men.

MERRIMAC—Population, 2237; 3 hand engines; 3 hose carriages; 1000 feet rubber hose in poor condition; 500 feet cotton, poor; 1000 feet leather, good; water supply, creek, 7 cisterns, 25,000 gallons capacity; volunteer fire department, 80 men.

METHUEN—Population, 4392; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 300 feet rubber hose in good condition; 150 feet poor; 1850 feet cotton, good; 250 feet poor; 500 feet leather, good; water works, direct pressure; 1 cistern; 2½ miles of street mains and supply pipes; 25 hydrants; 30 men paid part time.

MIDDLEBOROUGH—Population, 5237; 2 hand engines; 1 hook and ladder truck; 500 feet cotton hose in good condition; 1100 feet linen, good; 850 feet leather, good; 50 feet poor; water supply, 4 reservoirs, 48,000 gallons capacity; 100 men paid part time.

MIDDLETON—Population, 1000; 1 hose carriage; 400 feet rubber hose in good condition; water works, direct pressure; 2 miles of main pipes; 5 hydrants.

MILLBURY—Population, 4741; 3 hand engines; 3 hose carriages; water supply, wells and pond; 550 feet good rubber hose; 600 feet linen, good; 125 men paid part time.

MILFORD—Population, 9310; 2 steam engines; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 1100 feet rubber hose in good condition; 500 feet cotton, good; 2800 feet linen, good; 700 feet leather, good; water works, gravity pressure; 17 cisterns; 4 hydrants; 167 men paid part time; 4 horses.

MILTON—Population, 3206; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 250 feet cotton hose in good condition; 300 feet linen, good; 950 feet leather, good; water supply, ponds, 6 reservoirs, 2 cisterns, 5 hydrants; volunteer fire department, 75 men.

MONSON—Population, 3758; no fire protection.

NANTUCKET—Population, 3726; 5 hand engines; 2 hook and ladder trucks; 6 hose carriages; water supply, ocean and 19 cisterns; 2000 feet good leather hose; volunteer fire department, 300 men.

NATICK—Population, 8483; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 1500 feet poor; 3100 feet cotton, good; 2000 feet linen, good; 300 feet poor; 300 feet leather, good; 300 feet poor; water works, direct pressure; 1 reservoir. 3,500,000 gallons capacity; 21 miles mains; 120 hydrants; 1 man paid full time; 88 men part time.

NEEDHAM—Population, 5254; no fire protection.

NEW BEDFORD—Population, 26,875; 5 steam engines; 1 hand engine; 9 chemical extinguishers; 2 hook and ladder trucks; 1 hose carriage; 2450 feet rubber hose in good condition; 7950 feet cotton, good; 500 feet leather, good; water works, gravity pressure; 3 reservoirs, 14,000,000 gallons capacity; 40½ miles of street mains and supply pipes; 277 hydrants; 10 men paid full time; 100 part time; 22 volunteers; firm alarm telegraph, 30 street boxes; 17 horses.

NEWBURYPORT—Population, 13,537; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 250 feet rubber hose in good condition; 2000 feet cotton, good; 7000 feet leather, good; 1000 feet poor; water supply, river, 35 reservoirs; 160 men paid part time; 8 horses.

NEWTON—Population, 16,995; 3 steam fire engines; 1 hook and ladder truck; 7 hose carriage; 3950 feet cotton hose in good condition; 9000 feet leather, good; 600 feet poor; water works, gravity pressure, river, 1 reservoir; 5,000,000 gallons capacity; 57 miles mains; 310 hydrants; 9 men paid full time; 70 men part; fire alarm telegraph, 33 street boxes; 17 horses.

NORFOLK—Population, 1200; no fire protection.

NORTH ADAMS—Population, 10,192; 1 hook and ladder truck; 6 hose carriages; water works, gravity pressure; 8 miles of mains; 100 hydrants; 2000 feet good linen hose; volunteer fire department, 100 men.

NORTHAMPTON—Population, 12,172; 1 steam engine; 2 hand engines; 2 chemical engines; 1 hook and ladder truck; 8 hose carriages; 100 feet rubber hose in good condition; 100 feet poor; 2500 feet cotton, good; 100 feet linen, good; 500 feet poor; 200 feet leather, good; 200 feet poor; water works, gravity pressure, creek; 1 reservoir, 4,000,000 gallons capacity; 22 miles mains and supply pipes; 134 hydrants; 115 men paid part time; 6 horses.

NORTH ANDOVER—Population, 3217; 1 steam engine; 2 hand engines; 200 feet rubber hose in good condition; 1200 feet cotton, good; 200 feet linen, good; 100 feet poor; 1200 feet leather, good; 200 feet poor; water supply, river, 7 cisterns; volunteer fire department, 61 men.

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NORTHBOROUGH—Population, 1676; 2 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; water supply, ponds and creeks; 300 feet linen hose in good condition; 900 feet leather, good; 100 feet poor; volunteer fire department, 80 men.

NORTH BROOKFIELD—Population, 4459; 1 chemical engine; 1 hand engine; 15 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1 steam fire pump; water supply, 9 cisterns; 1500 feet leather hose in good condition; 65 men paid part time.

NORTH EASTON—Population, 2500; no fire protection.

NORTHFIELD—Population, 1603; no fire protection.

NORTH MARLBOROUGH.—Population, 2037; no fire protection.

NORTH TISBURY—Population, 1525; no fire protection.

NORTON—Population, 1732; no fire protection.

NORWOOD—Population, 2345; 2 hand engines; 2 hose carriages; 1300 feet cotton hose in good condition; 300 feet poor; water supply, 8 cisterns; 10,000 gallons capacity; 83 men paid part time.

ORANGE—Population, 3171; 1 steam engine; 2 hand engines; 3 hose carriages; 500 feet rubber ose in good condition; 400 feet cotton, good; 2100 feet leather, good; water supply, river; 7 cisterns; 100 men paid part time.

ORLEANS—Population, 1294; no fire protection.

OXFORD—Population, 2604; 1 hand engine; 1 hose carriage; 1 chemical extinguisher; 800 feet leather hose in good condition; 200 feet poor; water supply, 6 cisterns. 90,000 gallons capacity; 50 men paid part time.

PALMER—Population, 5504; water supply, wells; 14 miles of street mains and supply pipes.

PEABODY—Population, 9028; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 7 hose carriages; 600 feet rubber hose in good condition; 250 feet poor; 3250 feet cotton, good; 3300 feet leather, good; 550 feet poor; water works, gravity pressure; 1 reservoir, 652 gallons capacity; 42 miles street mains and supply pipes; 50 hydrants; 1 man paid full time; 203 men paid part; 4 horses.

PEMBROKE—Population, 1405; no fire protection.

PEPPERELL—Population, 2348; 2 hand engines; 1 chemical extinguisher; 2 hose carriages; 1600 feet linen hose in good condition; 1850 feet leather, good; water supply, 2 rivers; cisterns; 84 men paid part time.

PETERSHAM—Population, 1109; 1 hand engine; 2 chemical extinguishers.

PITTSFIELD—Population, 13,367; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 5 hose carriages; water works, gravity pressure; 30 miles of mains; 63 hydrants; 14 cisterns: 3500 feet leather hose in good condition; 1500 feet poor; 1 man paid full time; 4 men part; 200 volunteers.

PLAINVILLE—Population, 500; 1 hand engine; 1 hose carriage; water works, gravity pressure; 1 reservoir; 5 hydrants; 300 feet leather hose in good condition; volunteer fire department, 50 men.

PLYMOUTH—Population, 7094; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 2500 feet cotton, good; 400 feet linen, good; 400 feet leather, good; water works, gravity pressure; reservoir, 2,000,000 gallons capacity; 13½ miles of mains; 56 hydrants; 125 men paid full time; 20 men part; 2 horses.

PRINCETON—Population, 1100; no fire protection.

PROVINCETON—Population, 4345; 6 hand engines; 1 hook and ladder truck; 7 hose carriages; 1550 feet cotton hose in good condition; 200 feet poor; 2500 feet linen, good; 450 feet poor; 150 feet leather, poor; water supply, ocean; 39 cisterns, 100,000 gallons capacity; volunteer fire department, 358 men.

QUINCY—Population, 10,529; 3 hard engines; 2 chemical engines; 1 hook and ladder truck; 8 hose carriages; 1 steam pump; 540 feet rubber hose in good condition; 2950 feet cotton, good; 1300 feet poor; 200 feet linen, poor; 250 feet leather, poor; water supply, 20 cisterns; ½ mile of street mains and supply pipes; 6 hydrants; volunteer fire department, 233 men.

RANDOLPH—Population, 4027; 1 steam engine; 2 hand engines; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; water supply, 9 cisterns; 1000 feet cotton hose in good condition; 1500 feet leather, good; 147 men paid part time; 2 horses.

RAYNHAM——Population, 1681; no fire protection

READING—Population, 3181; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, 22 cisterns; 2000 feet leather hose in good condition; 300 feet rubber, poor; 120 paid men.

REHOBOTH—Population, 1891; no fire protection.

REVERE—Population, 2263; no fire protection.

RICHMOND—Population, 1124; no fire protection.

ROCHESTER—Population, 1043; no fire protection.

ROCKLAND—Population, 4553; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 450 feet rubber hose in good condition; 200 feet cotton, good; 300 feet poor; 200 feet leather, poor; water supply, 6 cisterns; volunteer fire department, 100 men.

ROCKPORT—Population, 3912; 3 hand engines; 1 ook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; 2000 feet cotton, good; 100 feet leather, good; water supply, creek; 7 reservoirs, 75,000 gallons capacity, each; 172 men paid full time.

ROWLEY—Population, 1201; no fire protection.

ROYALSTON—Population, 1192; 1 hand engine.

RUTLAND—Population, 1060; no fire protection.

SALEM—Population, 27,598; 3 steam engines; 1 hook and ladder truck; 10 hose carriages; water works, gravity pressure, 10,000,000 gallons capacity; 1 reservoir; 75 miles of mains; 345 hydrants; 35 cisterns; 2450 feet good cotton hose; 4000 feet leather, good; 850 feet cotton, fair; 3300 feet leather, fair; 5 men paid full time; 150 volunteers; 8 horses.

SALISBURY—Population, 4078; 2 hand engines; 3 hose carriages; 2500 feet cotton hose in good condition; 800 feet poor; 1000 feet linen, good; 200 feet leather, poor; water works, direct pressure, river; 2 miles of street mains and supply pipes; 38 hydrants; 113 men paid full time.

SANDISFIELD—Population, 1107; no fire protection.

SANDWICH—Population, 3544; 1 hand engine; 8 chemical extinguishers; 1 hook and ladder truck; 500 feet leather hose in good condition (owned by the B. & S. Glass Co.); water supply, pond; 40 volunteers.

SAUGUS—Population, 2626; Lynn water works; 12 hydrants.

SEAKONK—Population, 1228; no fire protection.

SCITUATE—Population, 2466; no fire protection.

SHARON—Population, 1492; no fire protection.

SHEFFIELD—Population, 2204; no fire protection.

SHELBURNE—Population, 1621; no fire protection.

SHIRLEY—Population, 1500; 2 hand engines; 1 chemical engine; 3 chemical extinguishers; 400 feet rubber hose in good condition; 300 feet linen, good; 600 feet leather, good; water supply, 2 reservoirs, 60,000 gallons capacity; 45 men paid part time.

SHREWSBURY—Population, 1500; 2 hand engines;

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2 hose carriages; water supply, 10 cisterns; 450 feet leather hose in good condi ion; 200 feet linen, good; 450 feet poor; volunteer fire department, 35 men.

SOMERSET—Population, 2006; no fire protection.

SOMERVILLE—Population, 24,985; 1 steam engine; 2 hook and ladder trucks; 6 hose carriages; 800 feet rubber hose in poor condition; 4050 feet cotton, good; 1600 feet leather, good; 1550 feet poor; water work, gravity pressure; 6 cisterns, 40,000 gallons capacity each; 44 miles of street mains and supply pipes; 274 hydrants; fire alarm telegraph, 25 street boxes; 10 men paid full time; 61 men part; 13 horses.

SOUTH ABINGTON—Population. 5024; 1 hook and ladder truck.

SOUTHAMPTON—Population, 1050; no fire protection.

SOUTHBOROUGH—Population, 2142; no fire protection.

SOUTHBRIDGE—Population, 6406; 2 steam engines; 2 hand engines; 4 chemical extinguishers; 2 hook and ladder trucks; 4 hose carriages; 400 feet rubber hose in good condition; 200 feet poor; 550 feet cotton, good; 200 feet linen, good; 4600 feet leather, good; water supply, 5 reservoirs, 9420 cubic feet capacity; 2 cisterns, 3840 cubic feet capacity; 110 men paid part time; 13 horses in use but not owned.

SOUTH HADLEY—Population, 3538; 2 chemical engines; 1 hand engine; 2 hose carriages; water works; 43 hydrants; 900 feet linen hose in good condition; 400 feet leather, good; volunteer fire department, 20 men.

SOUTHWICK—Population, 1104; no fire protection.

SOUTH ACTON—Population, 2000; no fire protection.

SOUTH BRAINTREE—Population, 5450; no fire protection.

SOUTH FRAMINGHAM—Population, 2000; no fire protection.

SOUTH SCITUATE—Population, 1818; no fire protection.

SPENSER—Population, 7466; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 50 feet rubber hose in poor condition; 1000 feet cotton, good; 500 feet poor; 550 feet leather, good; 450 feet poor; water supply, 10 reservoirs; 3 cisterns, 54,000 gallons capacity; volunteer fire department, 77 men.

SPRINGFIELD—Population, 33,340; 6 steam engines: 2 chemical extinguishers; 2 hook and ladder trucks; 10 hose carriages; 50 feet rubber hose in good condition; 3250 feet cotton, good; 6450 feet leather, good; 2250 feet poor; water works, gravity pressure; 3 reservoirs, 7,615,000 gallons capacity; 64½ miles mains; 340 hydrants; 13 men paid full time; 94 men paid part; 66 volunteers; fire alarm telegraph, 27 street boxes; 14 horses.

STERLING—Population, 1414; 1 hand engine; 2 hose carriages; 600 feet cotton hose in good condition; 200 feet linen, good; 500 feet leather, poor; water supply, 1 reservoir.

STOCKBRIDGE—Population, 2360; no fire protection.

STONEHAM—Population, 4891; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; water supply, 19 reservoirs; 2 cisterns; 3000 feet leather hose in good condition; 105 men paid part time.

STOW—Population, 1045; no fire protection.

STOUGHTON—Population, 4875; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1800 feet cotton hose in good condition; 900 feet leather, good; 1000 feet poor; water supply, ponds; 1 cistern, 24,800 gallons capacity; 165 men paid part time,

STURBRIDGE—Population, 2500: 8 chemical extinguishers; 1 hose carriage; 1000 feet cotton hose in good condition; 300 feet linen, good; water supply, gravity and direct pressure; river: 1 reservoir 6000 feet street mains and supply pipes; 16 hydrants.

SUDBURY—Population, 1178; no fire protection.

SUTTON—Population, 3105; no fire protection.

SWAMPSCOTT—Population, 2501; 1 hand engine; 1 hose carriage; 500 feet cotton hose in good condition; volunteer fire department, 40 men,

SWANSEE—Population, 1356; no fire protection.

TAUNTON—Population, 21,213; 5 steam engines; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 10,000 feet cotton hose in good condition; 2000 feet poor; 1000 feet leather, good; 500 feet poor; water works, direct pressure and Holly system, 8 reservoirs; 10 cisterns, 2000 to 25,000 gallons capacity; 40 miles street mains and supply pipes; 283 hydrants; 2 men paid full time; 79 men part; 53 volunteers; fire alarm telegraph, 22 street boxes; 11 horses. horses.

TEMPLETON—Population, 2789; 4 hand engines; 4 hose carriages; 1000 feet hose in good condition; volunteer fire department, 150 men.

TEWKESBURY—Population, 2171; no fire protection.

TOPSFIELD—Population, 1165; no fire protection.

TOWNSEND—Population, 1967; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, river; 1000 feet cotton hose in good condition; volunteer fire department, 50 men.

TRURO—Population, 1019; no fire protection.

TURNER'S FALLS—Population, 2600; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 800 feet cotton hose in good condition; 200 feet poor; water works, gravity pressure; 1 reservoir; 6 hydrants; 24 men paid part time.

UPTON—Population, 2023; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet linen hose in good condition; 200 feet leather, good; water supply, 1 reservoir; volunteer fire department, 60 men; 4 horses.

UXBRIDGE—Population, 3111; 2 hand engines; 2 hose carriages; 600 feet linen hose in good condition; 400 feet leather, good; water supply, gravity pressure; 3 creeks; 1 reservoir; ½ mile mains; 2 hydrants; 6 men paid part time.

WAKEFIELD—Population, 5548; 1 chemical engine; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, 14 cisterns; 2500 feet leather hose, in good condition; 200 feet linen, good; volunteer fire department, 130 men.

WALES—Population, 1030; 2 hand engines; 1 hose carriage; water works; 4 hydrants; 1000 feet linen hose in good condition.

WALPOLE—Population, 2494; no fire protection.

WALTHAM—Population, 11,711; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 1200 feet cotton hose in good condition; 600 feet linen, good; 4400 feet leather, good; water works, gravity system; 1 reservoir, 6,000,000 gallons capacity; 22½ miles of street mains and supply pipes; 121 hydrants; 75 men paid part time; 3 horses.

WARE—Population, 4817; 3 hand engines; 2 hose carriages; water works, 11 hydrants; 1000 feet fair linen hose; volunteer fire department, 60 men.

WAREHAM—Population, 2897; no fire protection.

WARREN—Population, 3889; 1 hand engine; 4 hose carriages; water works, 1 reservoir; 25 hydrants; 3000 feet rubber, cotton, linen and leather hose in good condition; volunteer fire department, 100 men.

WATERTOWN—Population, 5426; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; water works; ½ mile of pipes; 7 hydrants; 9 cisterns; 2500 feet cotton hose in good condition; 1800 feet leather, good; fire alarm telegraph, 3 street boxes; 2 men paid full time; 34 men, part; 4 horses.

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WAYLAND—Population, 1962; no fire protection.

WEBSTER—Population, 5696; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 300 feet cotton hose in good condition; 2000 feet leather, good; 300 feet poor; water supply, 2 cisterns; 6000 feet street mains and supply pipes; 16 hydrants; volunteer fire department, 95 men.

WELLFLEET—Population. 1908; 1 hook and ladder truck.

WESTBOROUGH—Popu'ation, 5214; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 200 feet rubber hose in poor condition; 500 feet cotton, good; 3000 feet leather, good; water works, gravity pressure; 7 miles of street mains and supply pipes; 55 hydrants; volunteer fire department, 140 men.

WEST BOYLSTON—Population, 2994; no fire protection.

WEST BRIDGEWATER—Population, 1665; no fire protection.

WEST BROOKFIELD—Population, 1917; 1 hand engine; 1 hook and ladder truck; water supply, 7 cisterns; 1500 feet rubber and leather hose in good condition; volunteer fire department, 55 men.

WESTFIELD—Population, 7587; 1 steam engine; 2 chemical engines; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in poor condition; 2600 feet cotton, good; water works, gravity pressure; 2 reservoirs; 1,200,000 gallons capacity; 20½ miles mains; 115 hydrants; 64 men paid part time; 10 volunteers; 4 horses.

WESTFORD—Population, 2147; no fire protection.

WESTMINSTER—Population, 1652; 2 hand engines, 2 hose carriages; 20 cisterns; 200 feet rubber hose in good condition; 200 feet leather, good; 150 feet poor; 45 men paid full time.

WEST NEWBURY—Population, 1989; water supply; river, cisterns; no fire protection.

WESTPORT—Population, 2898; no fire protection.

WEST SPRINGFIELD—Population, 4149; water supply, 1 reservoir; no fire protection.

WEST STOCKBRIDGE—Population, 1934; 4 chemical extinguishers; water works; gravity pressure; 1¼ mile mains.

WESTON—Population, 1448; no fire protection.

WEYMOUTH—Population, 10,571; 1 steam engine; 7 hand engines; 1 chemical engine; 75 chemical extinguishers; 3 hook and ladder trucks; 7 hose carriages; 2400 feet rubber hose in good condition; 1500 feet cotton good; water supply; 14 cisterns; 16,000 gallons capacity; 375 men paid part time.

WILBRAHAM—Population, 1628; 1 hook and ladder truck; volunteer fire department, 25 men.

WILLIAMSBURGH—Population, 2234; 2 hand engines; 2 hose carriages; water supply, 3 cisterns; 800 feet linen and leather hose in good condition; volunteer fire department, 100 men.

WILLIAMSTOWN—Pouplation, 3395; water supply, gravity pressure; 6 miles street mains and supply pipe; 3 hydrants.

WINCHENDON—Population, 3722; 1 steam engine; 3 hand engines; 3 hose carriages; 100 feet linen hose in good condition; 3230 feet leather, good; 500 feet poor; water supply, river, 9 cisterns; 109 men paid part time; 4 horses.

WINCHESTER—Population, 3302; 1 steam engine; 1 chemical engine; 1 hook and ladder t;uck; 5 hose carriages; 100 feet rubber hose in good condition; 2600 feet cotton, good; 2600 feet leather, good; water works, gravity pressure; river; 14 miles mains; 74 hydrants; 78 men paid part time; 4 horses.

WOBURN—Population, 10,938; 1 steam engine; 1 hook and ladder truck; 11 hose carriages; 2500 feet cotton hose in good condition; 850 feet linen, good; 2700 feet leather, good; 2000 feet poor; water works, direct pressure; 1 reservoir; 6,000,000 gallons capacity; 32 miles mains; 252 hydrants; 105 men paid part time; 9 horses.

WORCESTER—Population, 58,295; 5 steam engines; 1 chemical engine; 8 chemical extinguishers; 3 hook and ladder trucks; 12 horse carriages; water works, gravity pressure; 2 reservoirs of 711,000,000 gallons capacity; 78 miles mains; 611 hydrants; 2 cisterns; 2000 feet rubber hose in good condition; 3700 feet cotton, good; 1000 feet linen, good; 4500 feet leather, good; 6000 feet poor; fire alarm telegraph, 50 feet boxes; 12 men paid full time; 124 men part; 16 horses.

WRENEHAM—Population, 2482; no fire protection.

YARMOUTH—Population, 2173; no fire protection.

MICHIGAN.

ADA—Popu'ation, 1351; no fire protection.

ADRIAN—Population, 7849; 2 steam engines; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2400 feet rubber hose in good condition; 50 feet cotton, good; 600 feet leather, good; water supply, river, reservoir, 15 cisterns; 1 mile street mains and supply pipes; 7 hydrants; 5 men paid full time; 27 part; 10 horses.

ALBION—Population, 1932; 1 steam engine; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; water supply, river, race and 1 cistern; 1200 feet rubber hose in good condition; 300 feet poor; 500 feet leather, good; 200 feet poor; 5 men paid part time; 90 volunteers.

ALMA—Population, 400; 1 hook and ladder truck.

ALLEGAN—Population, 2296; 1 hook and ladder truck; 3 hose carriages; 1100 feet rubber hose in good condition; 500 feet poor; 300 feet cotton, good; 300 feet linen, good; water works, Holly system, river, 1 cistern; 23 miles mains; 29 hydrants; volunteer fire department, 55 men.

ALLEN'S—Population, 1604; no fire protection.

ALMONT—Population, 873; 3 chemical engines; 1 hand engine; water supply, 1 cistern; 100 feet rubber hose in good condition.

ALPENA—Population, 6153; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 100 feet rubber hose in good condition; 1900 feet cotton, good; 600 feet poor; 1500 feet linen, good; water works, Holly system and direct pressure; capacity 2100 gallons per minnte; 11½ miles street mains and supply pipes; 80 hydrants; 2 men paid full time; 20 men part; fire alarm telegraph; 8 street boxes; 2 horses.

ALPINE—Population, 1348; no fire protection.

ANN ARBOR—Population, 8061; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, 12 cisterns; 1600 feet rubber hose in good condition; 500 feet poor; 145 men paid part time.

ARMADA—Population, 1721; no fire protection.

ATTICA—Population, 1600; no fire protection.

BANGOR—Population, 1102; no fire protection.

BATAVIA—Population, 1248; no fire protection.

BATTLE CREEK—Population, 8000; 1 steam engine; 1 hand engine; 8 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; 500 feet leather, good; water supply, 2 rivers, mill race; 2 reservoirs; 18,600 gallons capacity; 2 men paid full time; 30 men part; 98 volunteers; 2 horses.

BAY CITY—Population, 27,090; 2 steam engines; 6 hose carriages; 2000 feet rubber hose in good condition; 1500 feet poor; 2000 feet cotton, good; 1600 feet leather, good; water works, Holly system; 19¼ miles street mains and supply pipes; 138 hydrants; 4 men paid full time; 27 men part; fire alarm telegraph; 17 street boxes; 8 horses.

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BENNINGTON—Population, 1490; no fire protection.

BENTON HARBOR—Population, 1230; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, river, creek and 5 cisterns; 1800 feet rubber hose in good condition; volunteer fire department, 26 men.

BIG RAPIDS—Population, 3552; 2 hook and ladder trucks; 5 hose carriages; 3000 feet rubber hose in good condition; 200 feet poor; water works, Holly system; 6 miles mains and supply pipes; 31 hydrants; 96 men paid part time.

BIRCH RUN—Population, 1213; no fire protection.

BLISSFIELD—Population, 1132; 1 steam engine; 1 hose carriage; 6 chemical extinguishers; water supply, river and 3 cisterns; 1000 feet rubber hose in good condition; 400 feet poor; volunteer fire department, 40 men.

BRIDGEPORT—Population, 1241; no fire protection.

BRIDGEWATER—Population, 1089; no fire protection; water supply, river.

BRIGHTON—Population, 1737; 1 hook and ladder truck; 8 chemical extinguishers; water supply, pond and wells; volunteer fire department, 23 men.

BRONSON—Population, 826; no fire protection.

BUCHANAN—Population, 2880; 1 hand engine; 2 hose carriages; water supply, creek and 2 cisterns; 1200 feet good rubber hose; volunteer fire department, 45 men.

BURLINGTON—Population, 1524; no fire protection.

BURR OAK—Population, 1949; no fire protection.

BYRON—Population, 1504; no fire protection.

CADILLAC—Population, 1000; 3 hose carriages; 950 feet rubber hose in good condition; 350 feet poor; water supply, direct pressure; 3 miles street mains and supply pipes; 12 hydrants; volunteer fire department, 43 men.

CALEDONIA STATION—Population, 1680; no fire protection.

CAMPBELL—Population, 1220; no fire protection.

CARROLTON—Population, 1343; water supply, river; no fire protection.

CASNOVIA—Population, 1529; no fire protection.

CEDAR SPRINGS—Population, 1300; 1 hand engine; 20 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 2000 feet of rubber hose in good condition; water supply, creek; volunteer fire department, 20 men.

CHARLOTTE—Population, 2910; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 700 feet cotton, good; water supply, 8 cisterns; 197,800 gallons capacity; volunteer fire department, 94 men.

CHELSEA—Population, 1160; no fire protection.

CHESANING—Population, 1719; water supply, river and 2 reservoirs; no fire protection.

CHESTER—Population, 1203; no fire protection.

CLAM LAKE—Population, 1047; no fire protection.

CLARENDON—Population, 1009; no fire protection.

CLINTON—Population, 1437; no fire protection.

COLDWATER—Population, 4681; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1400 feet rubber hose in good condition; 700 feet cotton, good; water supply, 2 reservoirs; 48,000 gallons capacity; 18 wells; 1 hydrant; 2 men paid full time; 33 men part; 2 horses.

COLON—Population, 1353; no fire protection.

CONCORD—Population, 1334; no fire protection.

CONSTANTINE—Population, 1405; 10 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water works, Holly system, and direct pressure; 1 mile mains; 15 hydrants; volunteer fire department, 36 men.

COOPER—Population, 1294; no fire protection.

CORRUNNA—Population, 1400; 6 chemical extinguishers; 1 hook and ladder truck; water supply, river, cisterns; volunteer fire department, 30 men.

DANBY—Population, 1140; no fire protection.

DAVIDSON—Population, 1124; no fire protection.

DECATUR—Population, 1267; no fire protection.

DEERFIELD—Population, 1366; water supply, river, 5 cisterns; no fire protection.

DELHI—Population, 1357; no fire protection.

DELTA—Population, 1354; no fire protection.

DETROIT—Population, 116,342; 11 steam engines; 2 chemical engines; 6 chemical extinguishers; 3 hook and ladder trucks; 11 hose carriages; 17,300 feet rubber hose in good condition; 2550 feet leather, good; water works, gravity and direct pressure; 1 reservoir; 25,000,000 gallons capacity; 8 and pipe; 174 cisterns; 204⅜ miles mains; 745 hydrants; 86 men paid full time; 51 men part; fire alarm telegraph, 124 street boxes; 55 horses.

DORR—Population, 1594; no fire protection.

DOWAGIAC—Population, 1932; 1 hand engine; 1 hose carriage; water supply, river and 4 cisterns; 350 feet hose in good condition; 300 feet poor.

EAST SAGINAW—Population, 19,016; 1 steam engine; 2 hook and ladder trucks; 8 hose carriages; water works, Holly system; 175 hydrants; 2000 feet rubber hose in good condition; 2500 feet poor; 16 men paid full time; 60 volunteers.

ESCANABA—Population, 3026; 1 steam engine; 2 hose carriages; water supply, 2 cisterns; 1500 feet rubber hose in good condition; volunteer fire department, 30 men.

EATON RAPIDS—Population, 2250; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 300 feet poor; 100 feet cotton, good; water supply, river, mill race; 1 reservoir; 1 man paid part time; 39 volunteers.

ECORSE—Population, 2425; water supply, river; no fire protection.

ELBA—Population, 1001; no fire protection.

ERIE—Population, 1527; no fire protection.

EXTER—Population, 1600; no fire protection.

FAIRFIELD—Population, 1845; 2 chemical extinguishers; no fire protection.

FENTON—Population, 2151; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river; 4 men paid part time; 66 volunteers.

FILLMORE—Population, 1719; no fire protection.

FLINT—Population, 8410; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3000 feet rubber hose in good condition; 300 feet leather, poor; water supply, river, 2 reservoirs, 2 Artesian wells, 15 cisterns; 3 men paid full time; 16 men part; 5 horses.

FOWLERVILLE—Population, 1051; no fire protection.

GAINES—Population, 1400; no fire protection.

GALIEN—Population, 1231; no fire protection.

GRAND BLANC—Population, 1389; no fire protection.

GRAND HAVEN—Population, 4500; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1400 feet rubber hose in good condition; 400 feet poor; 500 feet cotton, good; water works, direct pressure, river; ½ mile mains; 6 hydrants; 14 men paid part time; 3 horses.

GRAND RAPIDS—Population, 32,015; 3 steam engines; 1 chemical engine; 28 chemical extinguishers; 2 hook and ladder trucks; 6 hose carriages; 1500 feet rubber hose in good condition; 2700 feet poor; 3300 feet cotton, good; 2000 feet linen, good; 2000 feet leather, poor; water works, direct pumping and gravity pressure; 22½ miles mains; 235 hydrants; 27 men paid full time; 30 men part; fire alarm telegraph, 57 street boxes; 27 horses.

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GRASS LAKE—Population, 1767; no fire protection.

GREENVILLE—Population, 3144; 1 steam engine; 5 chemical extinguishers; 1 hook and ladder truck (not in use); 2 hose carriages; 1050 feet rubber hose in good condition; 1400 feet poor; water supply, river and 7 cisterns; 378,000 gallons capacity; 2 men paid full time; 10 menpart; 3 horses,

HANCOCK—Population, 1783; 1 steam engine; 1 hand engine; 3 hose carriages; 1200 feet rubber hose in good condition; 700 feet poor; water works, gravity pressure, 2 reservoirs; 2 miles mains; 3 hydrants; volunteer fire department, 80 men.

HANOVER—Population, 1397; no fire protection.

HARTFORD—Population, 2057; no fire protection.

HASTINGS—Population, 3000; 1 hand engine; 2 hose carriages; water supply, river and 4 cisterns; 350 feet rubber hose in good condition; 350 feet poor; volunteer fire department, 95 men.

HIGHLAND—Population, 1297; no fire protection.

HILLSDALE—Population, 3441; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, gravity pressure; river and 8 cisterns; 1500 feet rubber hose in good condition; 300 feet poor; volunteer fire deparment, 40 men.

HOLLAND—Population, 2000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 200 rubber hose in poor condition; 1200 feet cotton, good; water supply, wells; volunteer fire department, 60 men.

HOLLY—Population, 1443; 12 chemical extinguishers; 2 hose carriages; 1000 feet rubber hose in good condition; water works, direct pumping, and Perkins system; 2¼ miles mains; 16 hydrants; volunteer fire department, 32 men.

HOMER—Population, 893; 1 hook and ladder truck; water supply, river; 1 reservoir; 8000 gallons capacity; volunteer fire department, 22 men.

HOPKINS—Population, 1308; no fire protection.

HOUGHTON—Population, 1150; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 1000 feet poor; 200 feet leather, good; 300 feet poor; water supply, lake and 6 cisterns: volunteer fire department, 84 men.

HOWELL—Population, 2071; 1 chemical engine; 1 hand engine; 400 feet rubber hose in good condition; 300 feet poor; volunteer fire department, 60 men.

HOWARD CITY—Population, 924; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 250 feet hose in good condition; water supply, river and 7 cisterns; volunteer fire department, 40 men.

HUDSON—Population, 2254; 1 steam engine; 1 hand engine; 3 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 500 feet leather, poor; water supply, river and 11 cisterns; 297,600 gallons capacity; 5 men paid part time; 120 volunteers.

IDA—Population, 1105; no fire protection.

IMLAY CITY—Population, 971; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; 300 feet cotton hose in good condition; 200 feet of linen, good; water supply, 4 cisterns; 1000 bbls capacity; volunteer fire department, 40 men.

IONIA—Population, 3251; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 150 feet leather, poor; water works, 1 reservoir; 1½ mile mains; 9 hydrants; 90 men paid part time.

IRVING—Population, 1126; no fire protection.

ISHPEMING—Population, 3000; 1 steam engine; 6 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water works, direct pumping, creek, 5 cisterns; 35 men paid full time.

JACKSON—Population, 16,105; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 3000 feet rubber hose in good condition; 500 feet poor, 100 feet cotton, good; water works, direct pumping and Holly system; artesian wells; 12 miles of mains and supply pipes; 85 hydrants; 18 men paid part time; 3 horses.

JONESVILLE—Population, 1445; 1 hand engine; 1 hose carriage; 600 feet rubber hose in good condition; water supply, river and 4 cisterns; volunteer fire department, 60 men.

KALAMAZOO—Population, 8,057; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 1800 feet rubber hose in good condition; 600 feet poor; 1100 feet cotton, good; water works, direct pumping and Holly system; 2 reservoirs, 2,000,000 gallons capacity; 13 miles of mains; 136 hydrants; 5 men paid full time; 20 men part; 45 volunteers; fire alarm telegraph, 8 street boxes; 4 horses.

LAINSBURGH—Population, 1000; no fire protection.

LANSING—Population, 8319; 2 steam engines; 6 chemical extinguishers; 1 hook and ladder truck; 3 3 hose carriages; 2500 feet rubber hose, in good condition; 600 feet poor; 100 feet cotton, poor; water supply, river and 6 cisterns; 2 men paid full time; 28 men part; 4 horses.

LAPEER—Population, 2911; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1600 feet of hose in good condition; water supply, river and cisterns; volunteer fire department; 65 men.

LA SALLE—Population, 1375, no fire protection.

LAWTON—Population, 1075; no fire protection.

LEROY—Population, 1205; no fire protection.

LESLIE—Population, 1113; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet linen, good; water supply, creek; 3 reservoirs, 500,000 gallons capacity.

LEXINGTON—Population, 955; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet poor; 300 feet cotton, good; 200 feet poor; water supply, lake, 10 cisterns; volunteer fire department, 50 men.

LINCOLN—Population, 1122; no fire protection.

LITCHFIELD—Population, 1029; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water supply, river; volunteer fire department, 120 men.

LIVONIA—Population, 1575; no fire protection.

LOWELL—Population 1538; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet rubber and leather hose in good condition; water supply, river and 5 cisterns; volunteer fire department, 60 men.

LUDDINGTON—Population, 4190; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1100 feet leather hose in good condition; water supply, lake and 3 cisterns; volunteer fire department, 40 men.

LYONS—Population, 747; 175 feet rubber hose in poor condition; 300 feet linen, good; water works, mill race, Holly system and direct pumping; 1200 feet of mains; 7 hydrants; volunteer fire department, 12 men.

MANCHESTER—Population, 1156; 8 chemical extinguishers; 1 hook and ladder truck; water supply, river; volunteer fire department, 40 men.

MANISTEE—Population, 7000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 300 feet poor; 200 feet linen, poor; 3 men paid full time; 10 men part; 12 volunteers; 2 horses.

MARENGO—Population, 1253; no fire protection.

MARINE CITY—Population, 1673; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; water supply, rivers; volunteer fire department, 31 men.

MARQUETTE—Population, 4689; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 400 feet poor; water works, Holly system; lake; 6 miles mains and supply pipes; 52 hydrants; 1 man paid full time; 1 man part; 40 volunteers; fire alarm telegraph, 5 boxes.

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MARSHALL—Population, 5000; 1 steam engine; 2 hand engines; 8 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 200 feet poor; 1000 feet leather, good; water supply, river, 23 artesian wells, and 3 cisterns; 2 men paid full time; 12 men part; 138 volunteers; 2 horses.

MARTIN—Population, 1660; no fire protection.

MASON—Population, 1212; no fire protection.

MENDON—Population, 1847; no fire protection.

MENOMONEE—Population, 3288; 1 steam engine; 2 hand engines; 2 hose carriages; 2000 feet of hose in good condition; water supply, river, bay, and 2 cisterns; volunteer fire department, 48 men.

METAMORA—Population, 1314; no fire protection.

MIDLAND—Population, 1529; 2 hand engines; 1 chemical engine (not in use); 4 chemical extinguishers; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, river and 12 cisterns; volunteer fire department, 60 men.

MILFORD—Population, 1251; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 300 feet poor; 900 feet cotton, good; 300 feet leather, good; water supply, gravity pressure, river, ponds; 2 reservoirs; 2 cisterns; volunteer fire department, 120 men.

MONROE—Population, 4928; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 500 feet hose in good condition; 1000 feet poor; water supply, river and artesian wells; volunteer fire department, 80 men.

MONTAGUE—Population, 1297; 1 steam engine; 1 hand engine; 2 hose carriages; 800 feet rubber hose in good condition; 1300 feet poor; 300 feet linen, good; water supply, river, lake and creek; volunteer fire department, 30 men.

MOOREPARK—Population, 1274; no fire protection.

MOUNT CLEMENS—Populations, 3057; 1 hand engine; 1 hook and ladder truck; 2 hose carriages, 500 feet rubber hose in good condition; 300 feet poor; 1000 feet cotton, good; water supply, river, 10 cisterns; volunteer fire department, 75 men.

MOUNT MORRIS—Population, 1400; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet cotton, good; water supply, 8 cisterns; 1 man paid part time; 24 volunteers.

MUSKEGON—Population, 11,262; 1 steam engine; 1 hook and ladder truck; 5 hose carriages, 3 fire boats; 1600 feet rubber hose in good condition; 1500 feet poor; 1600 feet cotton, good; 1600 feet poor; water works, direct pumping; 14 miles of mains; 179 hydrants; 3 men paid full time; 69 men part; fire alarm telegraph, 10 street boxes; 4 horses.

NAPOLEON—Population, 1120; no fire protection.

NEGAUNEE—Population, 3931; 1 steam engine; 1 hand engine; 3 hose carriages; 1200 feet rubber hose in fair condition; 1500 feet cotton, fair; water supply, creek and 6 cisterns; volunteer fire department, 75 men.

NEW BUFFALO—Population, 1444; no fire protection.

NILES—Population, 4592; 2 hand engines; 2 hose carriages; 1000 feet rubber hose in good condition; water works, 50 hydrants; volunteer fire department, 30 men.

NORTH ADAMS—Population, 1674; no fire protection.

NORTH RAISINVILLE.—Population, 1793; no fire protection.

NOTTAWA—Population, 1882; no fire protection.

NOVI—Population, 1282; no fire protection.

OGDEN—Population, 1622; no fire protection.

ONONDAGA—Population, 1250; no fire protection.

ORION—Population, 1175; no fire protection.

OSHTEMO—Population, 1489; no fire protection.

OTSEGO—Population, 1000; 1 hook and ladder truck; water supply, river and wells.

OVID—Population, 1479; 2 chemical extinguishers; 1 hook and ladder truck; water supply, wells; volunteer fire department, 40 men.

OWOSSO—Population, 2800; 1 steam engine; 8 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 800 feet poor; 500 feet cotton good; water supply, river and 2 reservoirs; volunteer fire department, 100 men.

OXFORD—Population, 1350; no fire protection.

PALMYRA—Population, 1725; no fire protection.

PANAMA—Population, 1400; no fire protection.

PARMA—Population, 1407; no fire protection.

PAW PAW—Population, 1482; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 200 feet poor; 800 feet cotton, good; 200 feet linen poor; water supply, river; 6 cisterns; volunteer fire department, 75 men.

PENTWATER—Population, 1375; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in good condition; 400 feet poor; water supply, lake; 1 man paid full time; 18 men part.

PETERSBURGH—Population, 1656; 1 hand engine; 50 feet rubber hose in good condition; water supply, river.

PIERSON—Population, 1531; no fire protection.

PITTSFORD—Population, 1577; no fire protection.

PLAINWELL—Population, 1367; 8 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 1000 feet linen, good; water works, Holly system; 2000 feet mains and supply pipes; 12 hydrants; volunteer fire department, 54 men.

PLYMOUTH—Population, 1025; no fire protection.

POKAGON—Population, 1941; no fire protection.

PONTIAC—Population, 4509; 2 steam engines; 1 hand engine; 2 hose carriages; 1000 feet rubber hose in good condition; 1200 feet cotton, good; water supply, river; 1 man paid full time; 12 men part; 12 volunteers; 3 horses.

PORTAGE—Population, 1004; no fire protection.

PORT HURON—Population, 8883; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2250 feet rubber hose in good condition; water works, Holly system, 3,000,000 gallons capacity; 15 miles of mains; 99 hydrants; 17 men paid part time; 2 horses.

PORTLAND—Population, 1670; 1 hook and ladder truck.

PULASKI—Population, 1139; no fire protection.

QUINCY—Population, 1120; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 550 feet rubber hose in good condition; 200 feet cotton, good, 150 feet leather, poor; water supply, 9 cisterns; volunteer fire department, 92 men.

READING—Population, 871; no fire protection.

REDFORD—Population, 1876; no fire protection,

REYNOLDS—Population, 1271; no fire protection.

RIGA—Population, 1800; no fire protection.

RIVER RAISIN—Population, 1572; no fire protection.

RIVE'S JUNCTION—Population, 1297; no fire protection.

ROCHESTER—Population, 996; no fire protection.

ROMEO—Population, 2300; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 300 feet poor; water supply, 8 cisterns, 32,000 gallons capacity each; 2 men paid part time; 53 volunteers.

ROYAL OAK—Population, 1542; no fire protection.

SAGINAW CITY—Population, 10,064; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 2000 feet rubber hose in good condition; 2000 feet leather, good; water works, Holly system; 3,000,000 gallons capacity; 8 miles of mains; 125 hydrants; river; 4 cisterns; 8 men paid part time; 70 volunteers; 2 horses.

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SALEM—Population, 1202; no fire protection.

SALINE—Population, 1802; no fire protection.

SARANAC—Population, 877; 1 hook and ladder truck, volunteer fire department, 25 men.

SCHOOLCRAFT—Population, 2017; 1 hook and ladder truck; volunteer fire department, 30 men.

SHERWOOD—Population, 1073; no fire protection.

SOMERSET—Population, 1267; no fire protection.

SOUTH HAVEN—Population, 1442; no fire protection.

SPARTA—Population, 1587; no fire protection.

SPRING LAKE—Population, 2350; no fire protection.

SPRING PORT—Population, 1250; no fire protection.

ST. CHARLES—Population, 1350; 1 hand engine; 1 hose carriage; 600 feet rubber hose in good condition; 400 feet poor; water supply, river and 5 cisterns; volunteer fire department, 30 men.

ST. CLAIR—Population, 2100; 1 steam engine; 1 hand engine; 3 hose carriages; 1500 feet leather and rubber hose in good condition; water supply, river; volunteer fire department, 51 men.

ST. JOHNS—Population, 2370; 1 steam engine; 1 hand engine; 12 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet linen hose in good condition; 400 feet leather, poor; water supply, 7 cisterns, 83,000 gallons capacity; volunteer fire department, 120 men.

ST. JOSEPH—Population, 2603; 1 steam engine; 1 hand engine; 10 chemical extinguishers; 2 hose carriages; 1000 feet rubber hose in good condition; 600 feet poor; water supply, river; 7 cisterns; 1 man paid full time; 57 volunteers.

ST. LOUIS—Population, 1975; 1 hand engine; 12 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 800 feet rubber hose in good condition; 200 feet poor; water works, Holly system; 5 cisterns; 3 miles of mains; 19 hydrants; volunteer fire department, 75 men.

STANTON—Population, 1300; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; water supply, river and 2 cisterns; volunteer fire department, 30 men.

STURGIS—Population, 2250; 1 steam engine; 1 chemical extinguisher; 2 hose carriages; 1200 feet rubber hose in good condition; water supply, 3 cisterns; 3500 gallons capacity; 2 men paid part time; 38 volunteers.

TECUMSEH—Population, 2111; 1 steam engine; 6 chemical extinguishers; 2 hose carriages; 1300 feet rubber hose in good condition; water supply, 1 cistern, 2500 barrels capacity; 4000 feet street mains and supply pipes; 9 hydrants; 2 men paid part time; 45 volunteers.

TECONSHA—Population, 1547; no fire protection.

THREE OAKS—Population, 1325; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; 250 feet rubber hose in good condition; 100 feet poor; water supply, 2 cisterns; volunteer fire department, 25 men.

THREE RIVERS—Population, 2525; 1 chemical engine; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, good; water supply, rivers; volunteer fire department, 56 men.

TITABAWASSE—Population, 1200; no fire protection.

TRAVERSE CITY—Population, 1897; 1 steam engine; 2 hand engines; 3 hose carriages; 1000 feet hose in fair condition; water supply, river and 3 cisterns; volunteer fire department, 40 men.

UNION CITY—Population, 1280; 1 hand engine; 1 hose carriage; 800 feet rubber hose in good condition; 750 feet poor; water supply, river; 1 reservoir; 7 cisterns; volunteer fire department, 7 men.

UTICA—Population, 1000; no fire protection.

VASSAR—Population, 1300; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; water supply, river and creek; volunteer fire department, 25 men.

VERMONTVILLE—Population, 1623; no fire protection.

VERNON—Population, 1787; 1 force pump; 200 feet rubber hose in good condition; water supply, 1 reservoir.

VICKSBURGH—Population, 1370; 2 chemical extinguishers; 1 hook and ladder truck; water supply, wells; volunteer fire department, 32 men.

WASHINGTON—Population, 2057; no fire protection.

WATERFORD—Population, 1231; no fire protection.

WATERVLIET—Population, 1718; no fire protection.

WESTON—Population, 1500; no fire protection.

WHITEHALL—Population, 1724; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; 600 feet linen, good; water supply, lake and 2 cisterns; 1 man paid full time; 10 men part; 14 volunteers.

WILLIAMSTON—Population, 982; 3 chemical extinguishers.

WYANDOTTE—Population, 3631; 1 steam engine; 4 hose carriages; 2000 feet rubber hose in good condition; water supply, river; 4 cisterns; 19 men paid part time.

YPSILANTI—Population, 6377; 1 steam engine; 1 hand engine, 3 hose carriages; 2000 feet rubber hose in good condition; water supply, river and 7 cisterns; 40 men paid part time.

ZEELAND—Population, 2576; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in poor condition: water supply, 15 wells; volunteer fire department, 44 men.

ZILWAUKEE.—Population, 1425; no fire protection.

MINNESOTA.

ALBERT LEA—Population, 1500; 1 steam engine; 4 chemical extinguishers; 1 hose carriage; 1000 rubber hose in good condition; water supply, lake, 6 cisterns; volunteer fire department, 36 men.

ANOKA—Population, 3200; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; 400 feet cotton, good; water supply, river and cisterns; volunteer fire department, 97 men.

AUSTIN—Population, 2400; 1 hook and ladder truck; water supply, river and 2 cisterns; volunteer fire department, 31 men.

DULUTH—Population, 2300; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; 1000 feet, poor; water supply, lake, 5 cisterns; volunteer fire department, 50 men.

FARIBAULT—Population, 6000; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; 50 feet cotton, poor; water supply, river and 5 cisterns, 192,000 gallons capacity; 1 man paid full time; 1 man paid part time; 117 volunteers.

HASTINGS—Population, 5500; 1 hook and ladder truck, water supply, river; volunteer fire department, 55 men.

LAKE CITY—Population, 3000; 1 steam engine; 6 chemical extinguishers; 2 hose carriages; 3000 feet cotton hose in good condition; water supply, lake and three cisterns, 2000 barrels capacity; 5 men paid part time; 45 volunteers.

MANKATO—Population, 6000; 1 hook and ladder truck; 2 hose carriages; water works, 3 miles of mains; 38 hydrants; volunteer fire department, 70 men.

MINNEAPOLIS—Population, 46,887; 2 steam engines; 1 chemical engine; 4 chemical extinguishers; 2 hook and ladder trucks; 6 hose carriages; 8000 feet rubber hose in good condition; 2000 feet poor; water works, Holly system, and direct pumping, river, 15 cisterns, 288,000 gallons capacity; 19 miles of mains; 228 hydrants; 20 men paid full

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time; 39, part; fire alarm telegraph, 35 street boxes; 20 horses.

NEW ULM—Population, 2000; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; 700 feet rubber hose in good condition; water supply, 4 cisterns, 6000 gallons capacity; volunteer fire department, 70 men.

NORTHFIELD—Population, 2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, river; volunteer fire department, 110 men.

OWANTONNA—Population, 2500; 2 chemical engines; 8 chemical extinguishers; 1 hook and ladder truck; 500 feet rubber hose, in good condition; water supply, wells; volunteer fire department, 90 men.

RED WING—Population, 8000; 1 steam engine; 1 hand engine; 3 chemical extinguishers; 3 hose carriages; 1500 feet rubber hose in good condition; 1100 feet cotton, good; 1500 feet rubber, poor; water works, Holly system, 600,000 gallons capacity; 7 hydrants; volunteer fire department, 152 men.

ROCHESTER—Population, 5000; 1 steam engine; 10 chemical extinguishers; 2 hook and ladder trucks; 3 hose carriages; 2000 feet rubber hose in good condition; 350 feet, fair; water supply, creek, 3 cisterns, Holly pump, 25,000 gallons capacity; paid fire department, 77 men.

RUSHFORD—Population, 1500; no fire protection.

SKAOPEE—Population, 1350; no fire protection.

SPRING VALLEY—Population, 1300; 2 hook and ladder trucks; water supply, creek; volunteer fire department, 50 men.

ST. CHARLES—Population, 1151; no fire protection.

ST. CLOUD—Population 4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; water supply 8 cisterns; volunteer fire department, 140 men.

ST. PAUL—Population, 41,498; 4 steam engines; 1 hook and ladder truck; 4 hose carriages; 3050 feet rubber hose in good condition; 2930 feet, poor; water supply, gravity pressure; 20 miles mains; 170 hydrants; 19 men paid full time; 23 men, part; fire alarm telegraph; 21 street boxes; 16 horses.

ST. PETER—Population, 2500; 1 hand engine; 3 chemical extinguishers; 1 hose carriage; 500 feet rubber hose in good condition; 200 feet cotton, good; 400 feet leather, poor; water supply, river, 2 cisterns, 3000 gallons capacity; volunteer fire department, 32 men.

STILLWATER—Population, 5000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; 400 feet poor; water supply, lake, creek; 2 men paid full time; 1 man part; 100 volunteers; 3 horses.

WABASHA—Population, 3000; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 40 men.

WASECA—Population, 1500; no fire protection.

WINNEBAGO—Population, 1350; no fire protection.

WINONA—Population, 10,208; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 4300 feet of rubber hose in good condition; 500 feet poor; water works, Holly system and direct pumping; river, 4 cisterns; 10 miles of street mains and supply pipes; 80 hydrants; volunteer fire department, 115 men.

MISSISSIPPI.

ABERDEEN—Population, 2022; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 600 feet leather hose in good condition; water supply, 4 cisterns, 1000 gallons capacity; volunteer fire department, 70 men.

BROOKHAVEN—Population, 1614; 7 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 450 feet rubber hose in good condition; 150 feet leather, poor; water supply, 5 cisterns; volunteer fire department, 200 men.

CANTON—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in poor condition; 1000 feet linen, good; water supply, 4 cisterns; volunteer fire department, 150 men.

COLUMBUS—Population, 5000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet cotton hose in good condition; 1500 feet rubber, good; water supply, 3 cisterns; volunteer fire department, 200 men.

CORINTH—Population, 1950; no fire protection.

CRYSTAL SPRINGS—Population, 1025; no fire protection.

GREENVILLE—Population, 1600; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and cisterns; 2 men paid full time; 98 volunteers; 2 horses.

GRENADA—Population, 1887; no fire protection.

HAZLEHURST—Population, 1200; no fire protection.

HERNADO—Population, 1000; no fire protection.

HOLLY SPRINGS—Population, 2406; no fire protection.

JACKSON—Population, 5000; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 5 hose carriages; 1625 feet rubber hose in good condition; 300 feet poor; water supply, 3 cisterns; 8 men paid full time; 267 volunteers; 2 horses.

KOSCIUSKO—Population, 1100; no fire protection

MACON—Population, 1275; 1 hook and ladder truck; volunteer fire department, 35 men.

MERIDIAN—Population, 3000; 1 hand engine; 1 chemical engine; 30 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department, 40 men.

NATCHEZ—Population, 9057; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 300 feet cotton, good; water supply, 8 cisterns; volunteer fire department, 200 men.

OKOLONO—Population, 1410; no fire protection.

OXFORD—Population, 1422; no fire protection.

PASS CHRISTIAN—Population, 1951; no fire protection.

PORT GIBSON—Population, 2000; 4 chemical extinguishers; 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 30 men.

SUMMIT—Population, 1300; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; water supply, 10 cisterns; volunteer fire department, 20 men.

VICKSBURGH—Population, 11,814; 3 steam engines; 1 hook and ladder truck; 6 hose carriages; 1800 feet rubber hose in good condition; 1200 feet poor; water supply, 36 cisterns; volunteer fire department, 250 men; 10 horses.

WATER VALLEY—Population, 1300; water supply, creek; no fire protection.

WEST POINT—Population, 1392; no fire protection.

WINONA—Population, 1000; no fire protection.

WOODVILLE—Population, 1000; no fire protection.

YAZOO CITY—Population, 2200; 2 steam engines; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1500 feet rubber hose in good condition; 4000 feet poor; water supply, river and 12 cisterns, 8000 bbls. capacity; 1 man paid part time; 125 volunteers.

MISSOURI.

BETHANY——Population, 1200; no fire protection.

BOONVILLE—Population, 3854; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500

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feet cotton hose in good condition; water supply, 4 cisterns; volunteer fire department, 100 men.

BRASHEAR——Population, 1164; no fire protection.

BROWNSVILLE—Population, 1182; no fire protection.

BRUNSWICK—Population, 1801; no fire protection.

BUTLER—Population, 2161; 2 hook and ladder trucks; 2 chemical extinguishers; water supply, 2 wells; 1 cistern; volunteer fire department, 40 men.

CALIFORNIA—Population, 1000; no fire protection.

CAMERON—Population, 2109; no fire protection.

CANTON—Population, 2632; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 200 feet rubber hose in good condition; 100 feet poor; 900 feet leather, good; water supply, river; volunteer fire department, 100 men.

CAPE GIRARDEAU—Population, 3889; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department, 46 men.

CARROLLTON—Population, 2313; no fire protection.

CARTHAGE—Population, 4067; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 250 feet rubber hose in good condition; 350 feet poor; volunteer fire department, 45 men.

CHILLICOTHE—Population, 4078; 1 hook and ladder truck; volunteer fire department, 30 men.

CLARKSVILLE——Population, 1493; water supply, river and cisterns; no fire protection.

COLUMBIA—Population, 3326; 1 steam engine; 6 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; hose in good condition; water supply, poor; volunteer fire department, 100 men.

FREDERICKTOWN—Population, 1000; no fire protection.

FULTON—Population, 2409; no fire protection.

GLASGOW—Population, 1841; no fire protection.

HANNIBAL—Population, 11,074; 2 steam engines; 2 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; 500 feet cotton, poor; water works, direct pressure; 1 reservoir; 10 miles of street mains and supply pipes; 75 hydrants; paid fire department, 12 men; telephone; 4 horses.

HARRISONVILLE—Population, 1113; no fire protection.

HERMANN—Population, 1314; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 350 feet rubber hose in good condition; 50 feet poor; water supply, 50 cisterns, 4000 gallons capacity; volunteer fire department, 65 men.

HOLDEN—Population, 2014; no fire protection.

HUNTSVILLE—Population, 1527; no fire protection.

INDEPENDENCE—Population, 3146; 1 hand engine; 1 hose carriage; 360 feet rubber hose in fair condition; water supply, cisterns; volunteer fire department, 30 men.

IRON MOUNTAIN—Population, 1243; no fire protection.

JOPLIN—Population, 7038; 2 chemical engines; 5 chemical extinguishers; 1 hook and ladder truck; 400 feet rubber hose in good condition; volunteer fire department, 25 men.

JEFFERSON CITY—Population, 5271; 1 steam engine; 1 hand engine; 3 hose carriages; 300 feet rubber hose in good condition; 700 feet poor; water supply, 6 cisterns; volunteer fire department, 30 men.

KANSAS CITY—Population, 55,787; 3 steam engines; 1 hook and ladder truck; 5 hose carriages; 5000 feet rubber hose in good condition; 2000 feet poor; water works, Holly system: direct pressure; 2 reservoir; 24 miles of street mains and supply pipes; 300 hydrants; paid fire department, 19 men; telephone; 10 horses.

KIRKSVILLE—Population, 2314; no fire protection.

LA GRANGE—Population, 1336; 1 hook and ladder truck; water supply, river; volunteer fire department, 20 men.

LEBANON—Population, 1090; no fire protection.

LEXINGTON—Population, 3996; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet linen, good; 200 feet leather, good; water supply, 12 cisterns, 1000 gallons capacity each; volunteer fire department, 300 men.

LIBERTY—Population, 1476; no fire protection.

LOUISIANA—Population, 4325; 1 steam engine; 2 hose carriages; 1200 feet rubber hose in good condition; 200 feet poor; water supply, river and creek; 2 men paid full time; 22 part; 2 mules.

MACON CITY—Population, 3046; 1 steam engine; 5 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water supply, ponds; 5 cisterns, 200,000 gallons capacity; 5 men paid part time; 40 volunteers.

MARSHALL—Population, 2701; no fire protection.

MARYVILLE—Population, 3493; 1 chemical engine; 1 hook and ladder truck; 100 feet rubber hose in good condition; water supply, 2 cisterns, 1500 bbls. capacity each; volunteer fire department, 20 men.

MEMPHIS—Population, 1418; no fire protection.

MEXICO—Population, 3835; 1 hand engine; 1 hose carriage; 250 feet rubber hose in good condition; 200 feet poor; water supply, 4 cisterns; 1 man paid full time; 10 men part; 19 volunteers.

MOBERLY—Population, 6070; 1 steam engine; 4 chemical extinguishers; 2 hose carriages; 300 feet rubber hose in good condition; 600 feet worthless; 1100 feet cotton, good; water supply, 1 reservoir, 32,000,000 gallons capacity; 6 cisterns, 10,000 gallons capacity each; 1 man paid full time; 22 men part; 25 volunteers; 2 horses (hired).

NEVADA—Population, 1913; no fire protection.

PALMYRA—Population, 2479; no fire protection.

PLATTSBURGH—Population, 1344; no fire protection.

PLEASANT HILL—Population, 2372; no fire protection.

RICHMOND—Population, 1424; no fire protection.

ROLLA—Population, 1582; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; water supply, cisterns; volunteer fire department, 50 men.

SAVANNAH—Population, 1206; no fire protection.

SEDALIA—Population, 9561; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet cotton hose in good condition; 500 feet rubber, fair; water works, Holly system, 2,000,000 gallons capacity; 7 miles of mains; 31 hydrants; 9 men paid part time; 2 horses.

SHELBINA—Population, 1455; 1 hand engine; 300 feet rubber hose in good condition; 100 feet poor; water supply, 2 cisterns, 1500 gallons capacity.

ST. CHARLES—Population, 5014; 1 hand engine; 2 hook and ladder trucks; 2 hose carriages; 650 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department, 90 men.

ST. GENEVIEVE—Population, 1422; no fire protection.

ST. LOUIS—Population, 350,522; 21 steam engines; 1 chemical engine; 6 chemical extinguishers; 4 hook and ladder trucks; 22 hose carriages; 1 fire boat; 25,000 feet rubber hose in good condition; water works, gravity and direct pressure; river; 5 reservoirs, 58,000,000 gallons capacity; 199 miles of mains; 1700 hydrants; paid fire department, 209

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men; 130 horses; fire alarm telegraph; 284 street boxes; fire patrol, incorporated; 8 permanent men.

SPRINGFIELD—Population, 6000; 8 chemical extinguishers; 1 hook and ladder truck; 2 men paid part time; 46 volunteers; fire patrol, incorporated; 48 permanent men.

ST. JOSEPH—Population, 32,461; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 1000 feet poor; water works, direct pressure; river; 3 reservoirs; 27 miles of mains; 225 hydrants; paid fire department, 27 men; telephone; 9 horses.

TIPTON—Population, 1000; 2 chemical extinguishers; water supply, 6 cisterns, 4000 gallons capacity.

WARRENSBURGH—Population, 4049; no fire protection.

WESTPORT—Population, 950, no fire protection.

NEBRASKA.

BROWNVILLE—Population, 1325; 2 chemical extinguishers; water supply, 4 cisterns.

COLUMBUS—Population, 1000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 3 cisterns; 100 feet leather hose in fair condition; volunteer fire department, 100 men.

DAVID CITY—Population, 1000; 2 chemical engines; 4 chemical extinguishers; 1 hook and ladder truck; hose in good condition; water supply, cisterns; volunteer fire department, 34 men.

DECATUR—Population, 1000; water supply, creek; no fire protection.

FREMONT—Population, 4000; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 400 feet leather, good; 150 feet poor; water supply, 6 cisterns, 63,000 gallons capacity; volunteer fire department, 85 men.

GRAND ISLAND—Population, 2000; 1 chemical engine; 8 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 700 feet rubber hose in good condition; water works, Holly system and direct pressure; 1 reservoir, 500,000 gallons capacity; 1 mile of street mains and supply pipes; 12 hydrants; volunteer fire department, 57 men.

LINCOLN—Population, 5000; 1 steam engine; 50 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1700 feet rubber hose in good condition; 1000 feet poor; 500 feet cotton, good; water supply, 6 cisterns, 1000 gallons capacity each; 2 men paid full time; 1 part; 40 volunteers; 2 horses.

NEBRASKA CITY—Population, 6050; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, 6 cisterns; volunteer fire department, 60 men; horses.

OMAHA—Population, 25,000; 5 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 5000 feet rubber hose in good condition; 1000 feet poor; water works, Holly system; 4,000,000 gallons capacity; 1 reservoir; 210 hydrants; 24 cisterns; fire alarm telegraph, 14 street boxes; 14 men paid full time; 216 volunteers; 16 horses.

NORTH PLATTE—Population, 1200; no fire protection,

PLATTEMOUTH—Population, 1950; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in poor condition; water supply, wells and cisterns; volunteer fire department, 25 men.

SEWARD—Population, 1600; no fire protection.

NEVADA.

AUSTIN—Population, 1000; 2 hose carriages; 1600 feet rubber hose in good condition; water supply, reservoir and 3 cisterns; 15 hydrants; volunteer fire department, 65 men.

ELKO—Population, 3000; 3 chemical extinguishers; water works, gravity pressure, 1 reservoir; 1 mile of street mains and supply pipes.

EUREKA—Population, 2000; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; water works and 2 cisterns; volunteer fire department, 200 men.

GOLD HILL—Population, 6000; 1 steam engine; 1 hand engine; 3 hose carriages; 5 reservoirs; 58 hydrants; 2700 feet rubber hose in good condition; volunteer fire department, 120 men.

RENO—Population, 4000; 1 steam engine; 1 hand engine; 2 hose carriages; 1500 feet rubber hose in good condition; 100 feet leather, poor; water supply, water works, 3 reservoirs; volunteer fire department, 20 men.

VIRGINIA CITY—Population, 15,000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 6000 feet rubber hose in good condition; water works, gravity pressure; 3 reservoirs of 300,000 gallons capacity; 79 hydrants; 13 cisterns; 10 men paid full time; 4 men part; 5 horses.

WINNEMUCCA—Population, 1500; 1 hose carriage; 600 feet rubber hose in good condition; water works, gravity pressure; 1 reservoir, 700,000 gallons capacity; 2½ miles street mains and supply pipes; 10 hydrants; volunteer fire department, 40 men.

NEW HAMPSHIRE.

AMHERST—Population, 1225; 2 hand engines; 1 hose carriage; 600 feet leather hose in good condition; 200 feet poor; water supply, river, pond, 4 cisterns, 4000 gallons capacity; paid fire department, 65 men.

BRISTOL—Population, 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 force pump; 200 feet rubber hose in poor condition; 300 feet linen, poor; 1000 feet leather, good; water works, Holly system and direct pressure; 5 cisterns, 200 hhds. capacity; ½ mile of mains; 6 hydrants; 33 men paid full time; 32 men part.

CLAREMONT—Population, 4704; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2500 feet linen rubber-lined hose in good condition; water works, direct pressure; 2 miles of mains; 10 hydrants; 15 cisterns; 105 men paid part time.

COLEBROOK—Population, 1580; no fire protection.

DOVER—Population, 10,000; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 11 hose carriages; 5000 feet cotton hose in good condition; 3000 feet leather, good; 2000 feet poor; water supply, river, pond, 22 cisterns; 4 hydrants; paid fire department, 165 men; 5 horses.

EAST CANAAN—Population, 1887; no fire protection.

EXETER—Population, 3500; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; rubber and leather hose in good condition; water supply, 10 cisterns; volunteer fire department, 120 men; 4 horses.

FARMINGTON—Population, 1500; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet leather hose in good condition; water works; 20 hydrants; 10 cisterns; volunteer fire department, 73 men.

FISHERVILLE—Population, 1500; 1 hand engine; 3 hose carriages; 600 feet hose in good condition; 900 feet poor; water supply, 4 cisterns; volunteer fire department, 50 men.

FRANKLIN—Population, 3265; 2 hand engines; 1500 feet leather hose in good condition; 500 feet poor; water supply, 7 cisterns; volunteer fire department, 113 men.

GREAT FALLS—Population, 5000; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 8000 feet leather hose in good condition; water works; 32 hydrants; volunteer fire department, 230 men.

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HANOVER—Population, 2085; 2 hand engines; 3 hose carriages; 500 feet rubber hose in good condition; 1000 feet leather, good; water supply, 8 cisterns, 100 hhds. capacity each; 25 men paid full time; 10 men part.

HILLSBOROUGH BRIDGE—Population, 1000; no fire protection.

KEENE—Population, 6784; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 6000 feet rubber, linen and leather hose in good condition; water works, gravity pressure; 20 miles of mains; 114 hydrants; volunteer fire department, 130 men.

LANCASTER—Population, 2721; 2 hand engines; 4 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2 force pumps, capacity 750 gallons per minute; 1950 feet linen hose in good condition; 250 feet leather, good; water suppply, river, 8 cisterns; 90 men paid part time.

LEBANON—Population, 2000; 1 chemical engine: 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet linen and leather hose in good condition; 1000 feet poor; waterworks; 8 hydrants; 6 cisterns; 1000 feet poor; volunteer fire department, 120 men.

LITTLETON—Population, 2500; 1 hook and ladder truck; 2 hose carriages; 700 feet hose in good condition; water works; 9 hydrants; volunteer fire department, 30 men.

MANCHESTER—Population, 32,630; 4 steam engines; 1 hook and ladder truck; 8 hose carriages; 250 feet rubber hose in good condition; 400 feet linen, poor; 9000 feet leather, good; 1200 feet poor; water works, gravity; lake; reservoir; 33 1-5 miles of mains and supply pipes; 306 hydrants; 1 man paid full time; 101 men part; fire alarm telegraph; 34 street boxes; horses.

NASHUA—Population, 13,397; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 3900 feet cotton hose in good condition; 900 feet leather, good; 200 feet rubber, poor; 1200 feet linen, poor; 3000 feet leather, poor; water works, gravity pressure, 500,000 gallons capacity; 13 miles of mains; 56 hydrants; 19 cisterns; fire alarm telegraph, telephone system; 8 men paid full time; 40 men part; 8 horses.

PEMBROKE—Population, 2797; 1 hand engine; 500 feet leather hose in good condition; 2 hydrants; volunteer fire department, 50 men.

PETERSBOROUGH—Population, 2206; 2 hand engines; 3 hose carriages; 200 feet rubber-lined hose in good condition; 1500 feet linen, good; 70 feet poor; 550 feet leather, good; 80 feet poor; water supply, 2 rivers; 1600 feet of mains; 15 hydrants; 50 men paid part time.

PITTSFIELD—Population, 1974; 1 hand engine; 1 chemical engine; 10 chemical extinguishers, (hand); 1 hook and ladder truck; 2 hose carriages; 100 feet rubber hose in good condition; 600 feet linen, good; 100 feet leather, good; 200 feet poor; water supply, river, 5 cisterns; 45,000 gallons capacity; 85 men paid part time.

PLYMOUTH—Population, 1200; 1 chemical engine; 1 hand engine; 410 feet rubber hose in good condition; water supply, river and wells.

PORTSMOUTH—Population, 9690; 4 steam engines; 2 chemical engines; 2 chemical extinguishers (hand); 1 hook and ladder truck; 5 hose carriages; 800 feet cotton hose in good condition; 4700 feet leather, good; 3700 feet poor; water supply, gravity pressure; 13 cisterns; 15 miles of street mains and supply pipes; 132 men paid part time.

ROCHESTER—Population, 5785; 4 hand engines; 1 hook and ladder truck; 1 hose carriage; 1500 feet cotton hose, rubber lined, in good condition; 1500 feet leather, good; water supply, 25 cisterns; volunteer fire department, 200 men.

WINCHESTER—Population, 2444; 4 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber and leather hose in fair condition; water supply, 3 cisterns; volunteer fire department, 120 men.

WOLFBOROUGH—Population, 2222; 2 steam engines; 2 hand engines; 2 hose carriages; 700 feet rubber hose in good condition; 525 feet leather, good; 60 feet poor; water supply, lake and wells; volunteer fire department, 120 men.

NEW JERSEY.

ABSECOM—Population, 1300; no fire protection.

ALLENTOWN—Population, 1200; 2 hand engines; 100 feet leather hose in good condition; water supply, wells and lake; volunteer fire department, 30 men.

ASBURY PARK—Population, 1200; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; volunteer fire department, 80 men.

ATLANTIC CITY—Population, 5477; 1 steam engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 40 men.

BARNEGAT—Population, 1000; no fire protection.

BAYONNE—Population, 9372; 1 chemical engine; 2 hand engines; 2 hook and ladder trucks; 1 hose carriage; 800 feet leather hose in good condition; water supply, bay and cisterns; volunteer fire department, 180 men.

BELVIDERE—Population, 1773; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, direct pressure, river; 2½ miles of mains; 15 hydrants; volunteer fire department, 30 men.

BEVERLY—Population, 1418; 1 hook and ladder truck; 5 chemical extinguishers; water supply, river and wells.

BLOOMFIELD—Population, 5748; no fire protection.

BOONTON—Population, 2685; water supply, 3 cisterns; no fire protection.

BORDENTOWN—Population, 5334; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1500 feet leather, good; water works, gravity pressure; 1 reservoir, 500,000 gallons capacity; 5 miles of mains and supply pipes; 38 hydrants; volunteer fire department, 200 men.

BOUND BROOK—Population, 1000; no fire protection.

BRICKSBURG—Population, 3000; 1 hook and ladder truck.

BRIDGETON—Population, 8729; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 800 feet rubber hose in good condition; 200 feet poor; 500 feet cotton, good; 400 feet leather, good; water works, gravity pressure; 1 reservoir, 1,500,000 gallons capacity; 10½ miles of mains and supply pipes; 72 hydrants; 9 men paid part time; 11 volunteers; 2 horses.

BURLINGTON—Population, 7237; 2 steam engines; 1 chemical engine; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages; 400 feet rubber hose in good condition; 2800 feet leather, good; water works, direct pumping; river; 8 reservoirs, 900 gallons per minute capacity; 7 miles of mains and supply pipes; 86 hydrants; 2 men paid part time; 298 volunteers; 6 horses.

CAMDEN—Population, 41,658; 3 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1300 feet rubber hose in good condition; 2950 feet cotton, good; water works, direct pumping, river; 1 reservoir, 4,000,000 gallons capacity; 39½ miles of mains and supply pipes; 280 hydrants; 10 men paid full time; 33 men part; fire alarm telegraph, 19 street boxes; 8 horses.

CAPE MAY—Population, 1699; 2 steam engines; 1 hand engine; 3 chemical engines; 50 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1100 feet rubber hose in good condition; 1000 feet cotton, good; 300 feet leather, good; water works, direct and gravity pressure; 2 reservoirs; 50 hydrants; 2 men paid full time; 38 men part.

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CARLSTADT—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet leather hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 100 men.

CLINTON—Population, 1200; no fire protection.

DECKERTOWN—Population, 1000; no fire protection.

DOVER—Population, 2800; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1900 feet rubber hose in good condition; 100 feet poor; water supply, river, canal and 4 cisterns; volunteer fire department; 96 men.

EAST NEWARK—Population, 1500; no fire protection.

EGG HARBOR—Population, 3570; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department; 30 men.

EAST ORANGE—Population, 8000; 2 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 48 men.

ELIZABETH——Population, 28,229; 6 steamers; 2 chemical extinguishers; 2 hook and ladder trucks; 8 hose carriages; 5000 feet rubber hose in good condition; water works, gravity pressure, 2,000,000 gallons capacity; 40 miles of mains; 194 hydrants; 16 cisterns; fire alarm telegraph, 33 street boxes; volunteer fire department, 560 men.

ENGLEWOOD—Population, 4076; no fire protection.

FLEMINGTON—Population, 1412; 1 steam engine; 1 hose carriages; 1200 feet rubber hose in good condition; water works; 13 hydrants.

FREEHOLD—Population, 4302; 1 steam engine; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 700 feet poor; 300 feet cotton, good; 100 feet linen, good; water supply, pond and 8 cisterns, 128,000 gallons capacity; volunteer fire department, 70 men.

FRENCHTOWN—Population, 7300; 1 hand engine; 400 feet leather hose in good condition; water supply, river, creek and Wells; volunteer fire department, 40 men.

GLOUCESTER CITY—Population, 5347; 1 hook and ladder truck; 6 chemical extinguishers; 4 hose carriages; 4000 rubber hose in good condition; water works, river; volunteer ore department, 24 men.

HACKENSACK—Population, 4000; 1 hand engine; 2 hook and ladder trucks; 3 hose carriages; 1200 feet rubber hose in good condition; 800 feet condemned; 800 feet cotton, good; water supply, 1 reservoir, 5,000,000 gallons capacity; 4 miles of mains and supply pipes; 42 hydrants; volunteer fire department, 106 men.

HACKETTSTOWN—Population, 2502; 2 hand engines; 2 hose carriages; 100 feet rubber hose in good condition: 1000 feet cotton, good; 300 feet leather, good; 200 feet poor; water works, gravity pressure; 2 reservoirs, 80,000 gallons capacity; 8 miles of street mains and supply pipes; 36 hydrants; volunteer fire department, 35 men.

HADDONFIELD—Population, 1200; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 100 feet poor; water supply, 2 cisterns, 20,000 gallons capacity each.

HAMMONTON—Population, 1776; no fire protection.

HIGHTSTOWN—Population, 3000; 1 hand engine; 1 hose carriage; 500 feet leather hose in good condition; 500 feet poor; water supply, direct pumping; creek; 1 cistern; volunteer fire department, 38 men.

HOBOKEN—Population, 30,999; 2 steam engines; 4 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 4000 feet rubber hose in good condition; 400 feet linen, good; water works, 1 reservoir; 117 hydrants; 2 men (engineers) paid full time; 300 volunteers.

JERSEY CITY—Population, 120,728; 12 steam engines; 1 chemical engine; 6 hook and ladder trucks; 12 hose carriages; 13,000 feet rubber hose in fair condition; 1000 feet cotton, good; water works, 2 reservoirs; 1323 hydrants; fire alarm telegraph, 57 street boxes; 82 men paid full time; 125 part.

KEYPORT—Population, 2366; 6 chemical engines; 1 hook and ladder truck; water supply, bay; volunteer fire department, 50 men.

LAMBERTVILLE—Population, 4183; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; water works, gravity pressure; river; 1 reservoir; 4 miles of street mains and supply pipes; 26 hydrants; volunteer fire department, 199 men.

LONG BRANCH—Population, 7000; 1 steam engine; 1 chemical engine; 2 hook and ladder trucks; 2 hose carriages; 1500 feet rubber hose in good condition; 800 feet cotton, good; water supply, force pump, direct pressure and stand pipes; 145,000 gallons capacity; telephone fire alarm; volunteer fire department, 180 men; 2 horses.

MATTAWAN—Population, 2360; 1 hand engine; 1 hook and ladder truck; 900 feet hose in good condition; volunteer fire department, 90 men.

MEDFORD—Population, 1200; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; 150 feet rubber hose in good condition; water supply, wells; volunteer fire department, 51 men.

METUCHEN—Population, 1200; 1 hand engine; 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 20 men.

MONTCLAIR—Population, 5146; no fire protection.

MOORESTOWN—Population, 2000; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 40 feet cotton, poor; water supply, 8 cisterns; 40,000 gallons capacity; volunteer fire department, 70 men.

MORRISTOWN—Population, 9000; 2 steam engines; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3200 feet rubber hose in good condition; 200 feet poor; 500 feet leather, good; water works, gravity pressure; 61 hydrants; volunteer fire department, 151 men.

MOUNT HOLLY—Population, 5000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 100 feet poor; 1600 feet leather, good; 600 feet poor; water works, gravity pressure; 1 reservoir, 240,000 gallons capacity; 5 miles of street mains and supply pipes; 28 hydrants; volunteer fire department, 200 men.

NEWARK—Population, 136,400; 11 steam engines; 16 chemical extinguishers; 3 hook and ladder trucks; 12 hose carriages; 20,000 feet rubber hose in good condition; 3800 feet poor; 1800 feet cotton, good; 200 feet poor; 14,000 feet leather, good; 2900 feet poor; water works, gravity pressure, 19,000,000 gallons capacity; 3 reservoirs; 128 miles of mains; 1097 hydrants; 52 cisterns; fire alarm telegraph, 89 street boxes; 38 men paid full time: 160 part; 30 horses.

NEW BRUNSWICK—Population, 17,167; 5 steam engines; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 8 hose carriages; 2300 feet rubber hose in good condition; 3000 feet cotton, good; 500 feet leather, poor; water works, direct and gravity pressure, 4,000,000 gallons capacity; 2 reservoirs; 20 miles of mains; 166 hydrants; 8 cisterns; money appropriated for fire alarm telegraph; volunteer fire department, 478 men.

NEWTON—Population, 2513; 1 steam engine; 2 hand engines; 4 hose carriages; 1200 feet rubber hose in good condition; 500 feet cotton, good; 300

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feet leather (useless); water works, gravity pressure; 1 reservoir, 42,000 gallons capacity; 3 cisterns, 30,000 gallons capacity; 700 feet street mains and supply pipes: 1 man paid part time; 95 volunteers; patrol, incorporated (volunteer), 15 permanent men.

ORANGE—Population, 15,000; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 550 feet rubber hose in good condition; 1750 feet cotton, good; 600 feet poor; 500 feet leather, good; water supply, 14 cisterns; 6 men paid full time; 49 part; 10 volunteers; 6 horses.

PASSAIC—Population, 6532; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 700 feet poor; 1000 feet cotton, good; water works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 9 miles of street mains and supply pipes; 83 hydrants; volunteer fire department, 150 men.

PATERSON—Population, 50,887; 13 steam engines; 2 hook and ladder trucks; 11 hose carriages; 8900 feet rubber hose in good condition; 2500 feet poor; 600 feet leather, good; 1600 feet poor; water works, gravity pressure; river, 3 reservoirs, 10,000,000 gallons capacity; 40 miles of street mains and supply pipes; 480 hydrants; 3 men paid full time; 16 men part; 765 volunteers; fire alarm telegraph, 35 street boxes.

PERTH AMBOY—Population, 4808; no fire protection.

PHILLIPSBURGH—Population, 7180; 2 steam engines; 2 hose carriages; 1100 feet rubber hose in good condition; 700 feet cotton, good; water works, gravity pressure; 3½ miles of street mains and supply pipes; 3 men paid part time; 43 volunteers.

PLAINFIELD—Population, 8126; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2500 feet hose in poor condition; water supply, 1 reservoir and wells; 2 paid men, 150 volunteers.

PRINCETON—Population, 3500; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet leather hose in good condition; water supply, 20 cisterns; volunteer fire department, 125 men.

RAHWAY—Population, 6454; 2 hand engines; 2 hook and ladder trucks; 4 hose carriages; 3000 feet rubber and leather hose in good condition; water works; 133 hydrants; volunteer fire department, 210 men.

RARITAN—Population, 3789; 1 chemical engine; 1 hand engine; 1 hose carriage; 100 feet rubber hose in good condition; 100 feet poor; 150 feet leather, good; water supply, river and 2 wells; volunteer fire department, 75 men.

RED BANK—Population, 4500; 3 chemical engines; 1 hook and ladder truck; 300 feet rubber hose in good condition; volunteer fire department 60 men.

ROCKAWAY—Population, 1000; water supply, canal and river; no fire protection.

SALEM—Population, 5057; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber and leather hose in good condition; water supply, 12 cisterns; volunteer fire department, 200 men.

SOMERVILLE—Population, 2500; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 450 feet rubber hose in good condition; 250 feet poor; 250 feet cotton, good; 250 feet leather, good; water supply, 4 cisterns; volunteer fire department, 75 men.

SOUTH AMBOY—Population, 1800; no fire protection.

SWEDESBOROUGH—Population, 1200; no fire protection.

TRENTON—Population, 29,910; 7 steam engines; 1 hook and ladder truck; 9 hose carriages; 8500 feet rubber hose in good condition; water supply, 1 reservoir; 35 miles of street mains and supply pipes; 172 hydrants; volunteer fire department, 400 men; fire alarm telegraph, 11 street boxes; 25 horses.

UNION—Population, 2000; no fire protection.

VINELAND—Population, 4000; 1 hand engine; 6 chemical extinguishers, 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; water supply, 20 cisterns, 250 barrels capacity each; volunteer fire department, 80 men.

WASHINGTON—Population, 1452; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; 100 feet poor; water supply, spring; volunteer fire department, 20 men.

WESTFIELD—Population, 1200; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose in good condition; water supply, 2 creeks; volunteer fire department, 35 men.

WILLIAMSTOWN—Population, 1500; no fire protection.

WOODBRIDGE—Population, 4099; no fire protection.

WOODBURY—Population, 2000; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 700 feet leather hose in good condition; 100 feet poor; water supply, 37 cisterns, 2500 gallons capacity each; volunteer fire department, 42 men.

WOODSTOWN.—Population, 1800; 2 hand engines; 100 feet rubber hose in good condition; 100 feet poor; water supply, cisterns; volunteer fire department, 50 men.

NEW YORK.

ADAMS—Population, 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet cotton hose in good condition; 300 feet linen, good; 50 feet leather, good; water supply, direct pumping, creek, 4 cisterns; volunteer fire department, 40 men.

ADDISON—Population, 2500; 2 hand engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 750 feet rubber hose in good condition; 250 feet poor; 100 feet leather, poor; water supply, river, creek, 3 cisterns, and 1 well; volunteer fire department, 74 men.

AKRON—Population, 2000; 1 hook and ladder truck; water supply, creek; volunteer fire department, 100 men.

ALBANY—Population, 100,000; 8 steam engines; 25 chemical extinguishers; 2 hook and ladder trucks; 9500 feet cotton hose in good condition; 10,200 feet leather, good; water works, gravity pressure, 16,000,000 gallons capacity; 4 reservoirs; 466 hydrants; 3 cisterns; fire alarm telegraph, 75 street boxes; 43 men paid full time; 178 part; 34 horses; insurance patrol; 3 men paid full time; 8 part; 2 wagons; 8 chemical extinguishers.

ALBION—Population, 3322; 1 hand engine; water supply, river; 150 feet leather hose in good condition; volunteer fire department, 32 men.

ALFRED—Population, 2500; no fire protection.

ALLEGANY—Population, 1500; no fire protection.

AMSTERDAM—Population, 11,111; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 4000 feet linen hose in good condition; 2000 feet poor; water supply, 6 cisterns; volunteer fire department, 260 men.

ANDES—Population, 2900; 1 hook and ladder truck; 1 hose carriage; 200 feet cotton hose in good condition; 300 feet leather, good; water supply, gravity pressure; 1 reservoir, 120,000 gallons capacity; 1 mile of mains and supply pipes; 19 hydrants; volunteer fire department, 50 men.

ANDOVER—Population, 1,000; no fire protection.

ANTWERP—Population, 1500; no fire protection.

ARCADE—Population, 1500; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose in good condition; water supply, creek; volunteer fire department, 40 men.

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ASHLAND——Population, 2000; no fire protection.

ATHENS—Population, 1800; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 300 feet cotton, poor; 300 feet leather, good; water supply, river, 4 cisterns, 400 hhds. capacity; 3 men paid part time; 72 volunteers.

ATTICA—Population, 2500; 1 hand engine; 2 chemical engines; 1 hook and ladder truck; 1 hose carriage; 300 feet cotton hose in good condition; water supply, river and cisterns; volunteer fire department, 100 men.

AUBURN—Population, 21,924; 1 hook and ladder truck; 9 hose carriages; 1000 feet cotton hose in good condition; 5000 feet linen, good; 500 feet poor; water supply, lake, Holly system; 25 miles mains and supply pipes; 234 hydrants; 3 men paid part time; 175 volunteers; fire alarm telegraph, 20 street boxes.

AVON—Population, 1500; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; water works, gravity pressure; 2 reservoirs, 1,000,000 gallons capacity; 4 miles of mains and supply pipes; 9 hydrants; volunteer fire department, 100 men.

BABYLON—Population, 4739; 1 hook and ladder truck; water supply, 2 ponds and 3 cisterns; volunteer fire department, 40 men.

BAINBRIDGE—Population, 1500; no fire protection.

BALDWINSVILLE—Population, 3000; 1 steam engine; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 700 feet poor; 500 feet leather, good; water supply, river and canal; 4 men paid part time; 19 volunteers.

BALLSTON—Population, 5000; no fire protection.

BATAVIA—Population, 6000; 1 hook and ladder truck; 2 hose carriages; 1000 feet linen hose in good condition; 200 feet poor; 900 feet leather, poor; water supply, Holly system, river; 5 miles of mains and supply pipes; 40 hydrants; volunteer fire department, 86 men.

BATH—Population, 3500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet leather hose in good condition; 750 feet linen, good; water supply, 12 cisterns; 2 men paid part time; 131 volunteers; 2 horses.

BAYSHORE—Population, 1200; no fire protection.

BEEKMANTOWN—Population, 2206; no fire protection.

BERGEN—Population, 1000; no fire protection.

BINGHAMTON—Population, 17,315; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 5500 feet leather hose in good condition; 1000 feet poor; water works, Holly system, 2 rivers, 2 reservoirs, 3,000,000 gallons capacity; 3 cisterns; 23 miles of mains and supply pipes; 167 hydrants; 4 men paid part time; 396 volunteers; fire alarm telegraph; 11 street boxes; 4 horses (hired.)

BOONVILLE—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 600 feet leather, good; 200 feet poor; water supply, canal; 6 cisterns, 10,000 gallons capacity; volunteer fire department, 60 men.

BREWSTER STATION—Population, 1000; no fire protection.

BRIDGEHAMPTON—Population, 1000; no fire protection.

BROADALBIN—Population, 2175; 1 chemical engine; 100 feet rubber hose in good condition; volunteer fire department, 36 men.

BROCKPORT—Population, 5000; 1 steam engine; 1 hand engine; 10 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1800 feet linen in good condition; 600 feet poor; water supply, canal, 6 cisterns; volunteer fire department, 200 men.

BROOKLYN—Population, 566,689; 19 steam engines; 5 hook and ladder trucks; 23 hose carriages; 24,500 feet rubber hose in good condition; 4000 feet poor; 600 feet cotton, good; water works, gravity and direct pumping; 3 reservoirs; storage, 1,500,000,000 gallons capacity; distributing, 120,000,000 gallons capacity; 336 miles of street mains and supply pipes; 3400 hydrants; paid fire department, 240 men; fire alarm telegraph, 50 street boxes; 78 horses.

BUFFALO—Population, 155,137; 14 steam engines; 5 chemical engines; 3 hook and ladder trucks; 16 hose carriages; 25,000 feet leather hose in good condition; water works, Holly system, gravity pressure and direct pumping; 1 reservoir, 35,000,000 gallons capacity; 18 cisterns, 390,000 gallons capacity; 100 miles of street mains and supply pipes; 1100 hydrants; part fire department, 169 men; fire alarm telegraph, 99 street boxes; 70 horses.

CAMBRIDGE—Population, 1850; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 300 feet poor; 100 feet linen, good; 100 feet poor; 200 feet leather, good; 200 feet poor; water supply, 2 creeks, 1 reservoir, 2 wells; volunteer fire department, 75 men.

CAMDEN—Population, 2800; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet hose in good condition; water supply, 5 cisterns; volunteer fire department, 90 men.

CAMILLUS—Population, 1000; no fire protection.

CANAJOHARIE—Population, 4294; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2500 feet cotton, linen and leather hose in good condition; water works, 12 hydrants; 3 cisterns; volunteer fire department, 115 men.

CANANDAIGUA—Population, 6500; 2 steam engines; 1 hand engine; 2 chemical extinguishers (hand); 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose in poor condition; 450 feet cotton, good; 2200 feet linen, good; 50 feet leather, good; 200 feet poor; water supply, direct pumping, lake; 2 reservoirs, 150,000 gallons capacity; 23 wells, 207,000 gallons capacity; 5 men paid part time; 109 volunteers; 4 horses (hired).

CANASERAGA—Population, 1800; no fire protection.

CANASTOTA—Population, 1492; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1200 feet leather and rubber hose in good condition; water supply, canal and cisterns; volunteer fire department, 100 men.

CANDOR—Population, 2000; 2 hand engines; water supply, creek, 1 cistern; volunteer fire department.

CANASTEO—Population, 2000; no fire protection.

CANTON—Population, 2500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 650 feet rubber hose in good condition; 200 feet linen, rubber lined, good; water supply, river, 7 cisterns; volunteer fire department, 90 men.

CAPE VINCENT—Population, 1700; 1 chemical engine.

CARMEL—Population, 1000; no fire protection.

CARTHAGE—Population, 2500; 1 steam engine; 1 hand engine; 2 hose carriages; 700 feet rubber hose in good condition; 300 feet poor; water supply, river, 7 cisterns, 84,000 gallons capacity; volunteer fire department, 80 men.

CASTILE—Population, 1500; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; volunteer fire department, 60 men.

CASTLETON—Population, 12,679; 2 steam engines; 2 hook and ladder trucks; 700 feet rubber hose in good condition; 200 feet linen, good; water supply, river, 3 cisterns; volunteer fire department, 125 men.

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CATSKILL—Population, 5000; 2 steam engines; 1 hand engine; 3 hose carriages; 550 feet rubber hose in good condition; 200 feet cotton, good; 350 feet linen, good; 1800 feet leather, good; 250 feet rubber, poor; 150 feet linen, poor; 200 feet leather, poor; water supply, 16 cisterns; 4 men paid part time; 238 volunteers.

CATTARAUGUS—Population, 1500; 1 chemical extinguisher; no fire protection.

CAZENOVIA—Population, 2700; 2 hand engines; 1 hook and ladder truck; 1200 feet leather hose in good condition; water supply, 22 cisterns; volunteer fire department, 50 men.

CHAMPLAIN—Population, 1850; 1 hand engine; 1 hose carriage; 800 feet rubber hose in good condition; volunteer fire department, 70 men.

CHARLOTTE—Population, 1000; 2 chemical extinguishers; no fire protection.

CHATEAUGAY—Population, 1000; 1 chemical engine; 1 hook and ladder truck; water supply, wells and cisterns; volunteer fire department, 33 men.

CHATHAM—Population, 1500; 1 hand engine; 2 hose carriage; 450 feet rubber hose in good condition; 500 feet cotton, good; water supply, creek, 5 cisterns; volunteer fire department, 75 men.

CHITTENANGO—Population, 1500; 1 hand engine; 1 hose carriage; 600 feet leather hose in good condition; 300 feet poor; water supply, creek; volunteer fire department, 45 men.

CLINTON—Population, 1700; 1 hand engine; 2 hose carriages; 500 feet leather hose in good condition; 300 feet poor; water works, gravity pressure; 1 reservoir; 1½ miles of street mains and supply pipes; 9 hydrants; volunteer fire department, 50 men.

CLYDE—Population, 2900; 1 steam engine; 1 hand engine; 2 hose carriages; 450 feet rubber hose in good condition; 450 feet cotton, good; 650 feet linen, good; water supply, river and 5 cisterns; volunteer fire department, 45 men.

COBLESKILL—Population, 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet rubber hose in good condition; 400 feet poor; water supply, mill dam; 7 cisterns; volunteer fire department, 100 men.

COHOES—Population, 2500; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 4500 feet leather hose; water works; paid fire department.

COLD SPRING—Population, 3086; water supply, 20 cisterns, 5000 gallons capacity, gravity pressure; 1 mile of street mains and supply pipes; no fire protection.

COLLEGE POINT—Population, 3652; 1 hook and ladder truck; 2 hose carriages; 3200 feet cotton hose in good condition; water works, direct pressure, 1,500,000 gallons capacity; 14 miles of mains; 52 hydrants; volunteer fire department, 90 men.

CONSTABLEVILLE—Population, 1500; 1 hand engine; 1 hose carriage; 400 feet rubber hose in poor condition; water works, gravity pressure; 1 reservoir; 12 hydrants; volunteer fire department, 25 men.

COOPERSTOWN—Population, 3000; 8 hand engines; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; water works, direct and gravity pressure; 1 reservoir; 3 miles mains; 9 hydrants; volunteer fire department, 224 men.

CORNING—Population, 6000; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 1700 feet linen hose in good condition; 1000 feet leather, good; 300 feet poor; water works, gravity pressure and direct pumping; 2 reservoirs; 5 miles of street mains and supply pipes; 34 hydrants; 2 men paid part time; 98 volunteers.

CORNWALL—Population, 1000; 2 hand engines; 2 hose carriages; 400 feet rubber hose in good condition; 200 feet poor; 50 feet cotton, good; 50 feet poor; 50 feet linen, good; 50 feet poor; 150 feet leather, poor; water supply, river and cisterns; volunteer fire department, 80 men.

CORTLAND—Population, 6000; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose in good condition; 600 feet cotton, good; 400 feet linen, good; 750 feet leather, good; water supply, driven wells; 20 hydrants; volunteer fire department, 200 men.

COXSACKIE—Population, 2500; 1 steam engine; 1 hand engine; 1500 feet rubber hose in good condition; water supply, river; 1 cistern; 1 man paid part time; 40 volunteers.

CUBA—Population, 2500; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; 200 feet leather, good; 300 feet poor; water supply, 6 wells; volunteer fire department, 60 men.

DANSVILLE—Population, 5000; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1700 feet linen hose in good condition; water works, gravity pressure; 1 reservoir; 6 miles of mains; 52 hydrants; volunteer fire department, 95 men.

DELHI—Population, 2000; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1200 feet leather and cotton hose in fair condition; water works: 37 hydrants; volunteer fire department, 150 men.

DEPOSIT—Population, 2000; no fire protection.

DRYDEN—Population, 1200; 1 hand engine; 1 hose carriage; 400 feet linen hose in good condition; 200 feet leather, poor; water supply, 4 cisterns; volunteer fire department, 75 men.

DUNDEE—Population, 1400; 1 hand engine (worthless).

DUNKIRK—Population, 7500; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1600 feet leather hose in good condition; water works, Holly system, 2,000,000 gallons capacity; 11 miles of mains; 70 hydrants; 3 cisterns; volunteer fire department, 126 men.

EAST AURORA—Population, 1200; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; volunteer fire department, 50 men.

EAST NEW YORK—Population, 3000; 4 hand engines; 1 hook and ladder truck; 2 hose carriages; 200 feet rubber hose in good condition; water supply, 3 cisterns; volunteer fire department, 200 men.

EAST RANDOLPH—Population, 1200; no fire protection.

ELLENVILLE—Population, 4000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1350 feet leather hose in good condition; 200 feet poor; water works, gravity pressure; 1 reservoir, 100,000 gallons capacity; 4 miles mains and supply pipes; 38 hydrants; volunteer fire department, 150 men.

ELLICOTTVILLE—Population, 1800; 1 hand engine; 1 chemical extinguisher; 1 hose carriage; 100 feet rubber hose in good condition; 100 feet cotton, good; 100 feet linen, good; water supply, 2 cisterns, 300 bbls. capacity; volunteer fire department, 25 men.

ELMIRA—Population, 25,000; 4 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 700 feet cotton hose in good condition; 3000 feet leather, good; 900 feet rubber, poor; 500 feet linen, poor; water works, gravity pressure, 3,000,000 gallons capacity; 25 miles of mains; 137 hydrants; fire alarm telegraph, 62 street boxes; 5 men paid full time; 22 men part; 6 horses.

FAIRPORT—Population, 2700; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in poor condition; 650 feet cotton, good; water supply, canal, creek and wells; fire alarm telegraph, 5 street boxes, volunteer fire department, 60 men.

FAR ROCKAWAY—Population, 3000; 1 hook and ladder truck; volunteer fire department, 30 men.

FAYETTEVILLE—Population, 2700; 1 hand en-

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gine; 1 hook and ladder truck; 1 hose carriage; 200 feet hose in good condition; water supply, 6 cisterns; volunteer fire department, 200 men.

FISHKILL-ON-THE-HUDSON—Population, 2992; 1 hand engine; 1 hose carriage; 380 feet rubber hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 34 men.

FISHKILL VILLAGE—Population, 1000; 1 hand engine; 1 hose carriage; water supply, 4 cisterns; volunteer fire department, 28 men.

FLATBUSH—Population, 7634; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 350 feet leather hose in good condition; 100 feet poor; water supply, 2 cisterns; volunteer fire department, 40 men.

FLUSHING—Population, 15,919; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 300 feet cotton, good; 1600 feet leather, good; water works, Holly system; 12 miles of mains and supply pipes; 80 hydrants; volunteer fire department, 130 men.

FONDA—Population, 1092; 1 hand engine; 1 hose carriage; 200 feet leather hose in good condition; water supply, 2 creeks.

FORRESTVILLE—Population, 1500; no fire protection.

FORT EDWARD—Population, 4680; 1 steam engine; 1 hand engine; 3 hose carriages; 1600 feet rubber hose in good condition; 400 feet poor; 800 feet cotton, good; water supply, river, canal, 2 creeks, 5 cisterns; 5 hydrants; 3 men paid part time; 130 volunteers.

FRANKFORT—Population, 1090; 2 hand engines; 2 hose carriages; 500 feet leather hose in good condition; 200 feet poor; water supply, gravity pressure, canal, creeks, 3 reservoirs, 50,000 gallons capacity; 2 miles of mains and supplypipes; volunteer fire department, 80 men.

FRANKLIN—Population, 1820; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; water supply, 11 cisterns; volunteer fire department; 60 men.

FRANKLINVILLE—Population, 1000; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose in good condition; 300 feet poor; water supply, wells and cisterns; volunteer fire department, 42 men.

FREDONIA—Population, 3000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 900 feet leather, good; 300 feet poor; water supply, gravity pressure, creek, 10 cisterns; volunteer fire department, 100 men.

FREEPORT—Population, 1000; 1 hook and ladder truck; volunteer fire department, 30 men.

FRIENDSHIP—Population, 3000; no fire protection.

FULTON—Population, 6000; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 500 feet of rubber hose in good condition; 15000 feet linen, good; 500 feet leather, good; water supply, river and 6 cisterns; 4 men paid full time, 90 volunteers, 6 horses.

FULTONVILLE—Population, 1200; 1 hand engine; 1 hose carriage; 250 feet rubber hose in good condition; 150 feet cotton, good; 200 feet leather, good; water works, gravity pressure: river, canal, creek, 1 reservoir, 12000 gallons capacity; 1 mile of mains and supply pipes; 6 hydrants; volunteer fire department, 45 men.

GEDDES—Population, 3620; no fire protection.

GENESEO—Population, 2600; 1 steam engine; 1 hand engine; 2 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 800 feet linen, good; 200 feet leather, good; water supply springs; 2½ miles of street mains and supply pipes; volunteer fire department, 55 men.

GENEVA—Population, 7000; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; 1000 feet cotton, good; water works, gravity pressure; lake, 2 reservoirs, 18 cisterns; 4 miles of street mains and supply pipes; 24 hydrants; 20 men paid part time, 25 volunteers; 4 horses.

GILBERTVILLE—Population, 700; 1 chemical engine; 2 hand engines; 1 hose carriage; 200 feet linen hose in good condition; volunteer fire department, 120 men.

GLEN COVE—Population, 1800; 1 hand engine; 1 hose carriage; 500 feet leather hose in good condition; water supply, pond; volunteer fire department, 30 men.

GLENS FALLS—Population, 10,000; 1 hand engine; 1 hook and ladder truck; 6 hose carriages; 1200 feet linen hose in good condition; 1000 feet leather, good; water works, gravity pressure; 3 reservoirs; 60 hydrants; 7 cisterns; volunteer fire department, 180 men.

GLOVERSVILLE—Population, 8000; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet cotton hose in good condition, 250 feet poor; water works, gravity pressure; 3 reservoirs; 9½ miles of street mains and supply pipes; 58 hydrants; volunteer fire department, 80 men.

GOSHEN—Population, 2500; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet leather hose in good condition; water works, gravity pressure; 1 reservoir; 6 miles of street mains and supply pipes; 52 hydrants; volunteer fire department, 100 men.

GOVENEUR—Population, 2400; 1 hose carriage; 1000 feet cotton and rubber hose in fair condition; water works, Holly system; 2 miles of mains; 18 hydrants; volunteer fire department, 25 men.

GOWANDA—Population, 2000; no fire protection.

GRANVILLE—Population, 1500; 1 hand engine; 4 chemical extinguishers; 1 hose carriage, 200 feet leather hose in good condition; water supply, river; 1 reservoir; volunteer fire department, 25 men.

GREENBUSH—Population, 7000; 2 steam engines; 1 hand engine; 3 hose carriages 4000 feet linen and leather hose in good condition; 6 cisterns; volunteer fire department, 150 men; 4 horses.

GREENE—Population, 2500; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet leather hose in good condition; 300 feet poor; water supply, river; 7 cisterns; volunteer fire department, 90 men.

GREEN ISLAND—Population, 3400; 2 hose carriages; 1900 feet cotton hose in good condition; 500 feet leather, good; water works, gravity pressure; river; 1 reservoir; 3 miles of street mains and supply pipes; 20 hydrants; fire alarm telegraph, 5 street boxes; volunteer fire department, 60 men.

GREENPORT—Population, 2700; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; 200 feet cotton, good; 200 feet poor; 100 feet leather, good; water supply, 11 cisterns; volunteer fire department, 140 men.

GREENWICH—Population, 1800; 3 hand engines; 3 hose carriages; 1500 feet rubber hose in fair condition; water supply, river and 4 cisterns; volunteer fire department, 90 men.

GROTON—Population, 1800; 1 hand engine; 5 chemical extinguishers; 1 hose carriage; 100 feet rubber hose in good condition; 450 feet cotton, good; 200 feet leather, good; water supply, creek; 8 reservoirs, 75 barrels capacity each; 1 mile of street mains and supply pipes; volunteer fire department, 65 men.

HAMBURGH—Population, 2000; 1 hook and ladder truck; 4 chemical extinguishers; 150 feet rubber hose in good condition; water supply, wells; volunteer fire department, 40 men.

HAMILTON—Population, 2000; 1h and engine; 1 hook and ladder truck; 1 hose carriages; 50 feet rubber hose in poor condition; 200 feet cotton,

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good; 50 feet linen, good; 350 leather, good; water supply, canal, 4 cisterns; volunteer fire department, 63 men.

HAMMONDSPORT—Population, 1500; 1 hand engine; 1 hose carriage; 100 feet hose in poor condition; water supply, lake and wells; volunteer fire department, 25 men.

HANCOCK—Population, 3069; 2 chemical extinguishers; water supply, creek; no fire protection.

HARTS FALLS—Population, 1111; no fire protection.

HASTINGS-ON-HUDSON—Population, 2000; 1 hand engine; 1 hose carriage; 500 rubber hose in good condition; 300 feet, poor; 600 feet cotton, good; 600 feet linen, good; water supply, cisterns and ponds; volunteer fire department, 60 men.

HAVANA—Population, 2000; water supply, creek; no fire protection.

HAVERSTRAW—Population, 5200; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 3500 feet leather hose in good condition; water supply, river, ponds; 10 cisterns, 7000 gallons capacity; volunteer fire department, 138 men.

HEMPSTEAD—Population, 18,160; 1 hook and ladder truck; volunteer fire department, 23 men.

HERKIMER—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 400 feet rubber hose in good condition; 600 feet leather, good; water supply, 2 cisterns; volunteer fire department, 150 men.

HIGHLANDS—Population, 1500; 8 chemical extinguishers; water supply, creek.

HIGHLAND FALLS—Population, 1800; no fire protection.

HOLLAND—Population, 1000; water supply, creek, wells and cisterns; no fire protection.

HOLLEY—Population, 2000; 3 chemical extinguishers; no fire protection.

HOMER—Population, 2000; 1 steam engine; 1 hand engine; 2 hose carriages; 100 feet cotton hose in good condition; 1250 feet leather, good; water supply, river, 3 cisterns; 2 men paid part time; 118 volunteers.

HONEOYE FALLS—Population 1800; no fire protection.

HOOSICK FALLS—Population, 2000; 1 steam engine; 2 hose carriages; 500 feet rubber hose in poor condition; 800 feet cotton, good; water supply, river, 6 reservoirs; 2 men paid part time: 63 volunteers.

HORNELLSVILLE—Population, 10,000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1 protective company; 400 feet rubber hose in good condition; 1000 feet cotton, good; 1000 feet linen, good; water supply, river, cistern, and wells; 2 men paid full time; 166 volunters; 2 horses.

HORSEHEADS—Population, 2500; 1 steam engine; 3 hose carriages; 700 feet rubber hose in good condition; 300 feet linen, good; 500 feet leather, good; water supply, creek and 3 cisterns; volunteer fire department, 95 men.

HUDSON—Population, 8828; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 3000 feet cotton hose in good condi ion; water works, reservoir, steam pressure, 4,400,000 gallons capacity; 12 miles of mains; 175 hydrants; 1 cistern; volunteer fire department, 240 men.

HUNTINGTON—Population. 8098; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; 200 feet poor; water supply, 1 cistern; volunteer fire department, 20 men.

ILION—Population, 2876; 2 steam engines; 3 hose carriages; 1600 feet leather hose in good condition; water supply, 1 cistern; volunteer fire department, 240 men.

ISLIP—Population, 1800; 1 hook and ladder truck; volunteer fire department, 55 men.

ITHACA—Population, 9930; 3 steam engines; 1 hand; 2 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 1200 feet cotton hose in good condition; 3100 feet linen, poor; water works, gravity pressure; 3 reservoirs, 500,000 gallons capacity; 17 cisterns; 9 miles of mains and supply pipes; 31 hydrants; 4 men paid part time; 383 volunteers; telephone; fire patrol, incorporated with department; 40 permanent men.

JAMAICA—Population, 10,089; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1 bucket carriage; 850 feet rubber hose in good condition; 50 feet poor; 100 feet cotton, good; 200 feet poor; water supply, 45 cisterns; volunteer fire department, 150 men; fire patrol; 35 men permanent; 10 auxiliary.

JAMESTOWN—Population, 9700; 2 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 1500 feet rubber hose in good condition; 1250 feet leather, good; 100 feet rubber, poor; 300 feet leather, poor; water works, Holly system; 1,500,000 gallons capacity; 7 hydrants; 5 cisterns; volunteer fire department, 164 men.

JOHNSTOWN—Population, 16,626; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1290 feet linen hose in good condition; water works; 69 hydrants; 3 cisterns; volunteer fire department, 134 men.

JORDON—Population, 2200; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, creek and 8 cisterns; volunteer fire department, 40 men.

KEESVILLE—Population, 2000; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 500 feet cotton, good; 300 feet cotton, poor; volunteer fire department, 40 men.

KINDERHOOK—Population, 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 50 feet linen hose in good condition; 600 feet leather, good; 200 feet poor; water supply, 9 cisterns, 85,000 gallons capacity; 1 man paid full time; 55 volunteers.

KINGSTON—Population, 18,342; 5 steam engines; 5 hand engines; 2 hook and ladder trucks; 10 hose carriages; 2000 feet rubber hose in good condition; 800 feet poor; 1800 feet cotton, good; 2200 feet leather, good; water supply, 50 cisterns; 10 men paid part time; 340 volunteers.

KIRKLAND—Population, 4912; 1 hand engine; 2 hose carriages; 950 feet leather hose in good condition; water works, gravity pressure; 1 reservoir; 8 hydrants; volunteer fire department, 50 men.

LANSINGBURGH—Population, 7500; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2200 feet cotton hose in good condition; water supply, river, driven wells, 2 cisterns; 3 men paid full time; 24 part; 30 volunteers; fire alarm telegraph, 13 street boxes; 5 horses.

LANCASTER—Population, 1697; 1 hook and ladder truck; 150 feet rubber hose in good condition; water supply, creek; volunteer fire department, 40 men.

LEROY—Population, 3500; 2 hand engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet cotton (rubber lined) hose in good condition; 300 feet leather, good; water works, Holly system; creek; 2 miles of street mains and supply pipes; 18 hydrants; volunteer fire department, 120 men.

LIMA—Population, 1257; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 80 feet rubber hose in good condition; 34 feet cotton, good; water supply, cisterns and wells; volunteer fire department, 70 men.

LISLE—Population, 3443; water supply, river and creeks; no fire protection.

LITTLE FALLS—Population, 6911; 3 steam engines; 1 hook and ladder truck 3 hose carriages; 300 feet cotton hose in good condition; 400 feet leather, good; 2000 feet linen, poor; water supply, river and 7 cisterns; fire alarm telegraph, 12 street boxes; 9 men paid part time; 260 volunteers.

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LITTLE VALLEY—Population, 1000, 4 chemical extinguishers; 200 feet rubber hose in good condition; water works, gravity pressure; 2 reservoirs, 320,000 gallons capacity; 2½ miles of street mains and supply pipes.

LIVERPOOL—Population, 1555; no fire protection.

LIVONIA STATION—Population, 1600; no fire protection.

LOCKPORT—Population, 13,522; 1 hand engine; 1 hook and ladder truck; 9 hose carriages; 3250 feet leather hose in good condition; 1000 feet poor; water works, Holly system; fire alarm telegraph, 17 street boxes; volunteer fire department, 168 men.

LONG ISLAND CITY—Population, 17,096; 4 hand engines; 3 hook and ladder trucks; 6 hose carriages; 400 feet rubber hose in good condition; water works, Holly system, 3,000,000 gallons capacity; 13 miles mains; 200 hydrants; 2 cisterns; volunteer fire department, 400 men.

LOWVILLE—Population, 2300; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet linen, good; 100 feet poor; 300 feet leather, good; 100 feet poor; water supply, 6 cisterns: volunteer fire department, 55 men.

LYONS—Population, 6000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 700 feet poor; 1000 feet cotton, good; 1000 feet linen, good; water supply, canal, 6 cisterns; volunteer fire department, 60 men.

MACEDON—Population, 1000; water supply, canal, creek and wells; no fire protection.

MALONE—Population, 3500; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 400 feet rubber hose in poor condition; 1700 feet cotton, good; 1200 feet poor; water works, gravity pressure; river; 1 reservoir, 75,000 gallons capacity; 12 miles of street mains and supply pipes; 20 hydrants; volunteer fire department, 137 men.

MAMARONECK—Population, 1800; no fire protection.

MANLIUS—Population, 4000 1 hand engine; 1 hose carriage; 300 feet hose in good condition; water supply, river and 5 cisterns; volunteer fire department, 50 men.

MARATHON—Population, 1000; 1 hand engine; 1 hose carriage; 550 feet rubber hose in good condition; 160 feet poor; water works, gravity pressure; river; creek; 1 reservoir; 40 rods of street mains and supply pipes; 1 hydrant; volunteer fire department, 49 men.

MATTEAWAN—Population, 2406; 1 hand engine; 1 hose carriage; 450 feet rubber hose in good condition; water supply, creeks and 4 cisterns; volunteer fire department.

MAYVILLE—Population, 1600; 1 hook and ladder truck; 6 chemical extinguishers.

MECHANICSVILLE—Population, 1800; 1 hand engine; 3 chemical extinguishers; 1 hose carriage; 1000 feet linen hose in good condition; 100 feet poor; water works, gravity pressure; river; canal; creek; 2 reservoirs, 100,000,000 gallons capacity; 300 feet street mains and supply pipes; 2 hydrants; volunteer fire department, 60 men.

MEDINA—Population, 4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 bucket wagon, 70 buckets; 200 feet rubber hose in poor condition; 100 feet linen, good; 200 feet poor; water works, Holly system; creek; ¾ mile of street mains and supply pipes; 12 hydrants; volunteer fire department, 113 men.

MEXICO—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 3000 feet leather hose in good condition; water works, 10 hydrants, 2 cisterns; volunteer fire department, 120 men.

MIDDLEBURGH—Population, 1500; no fire protection.

MIDDLEPORT—Population, 1800; no fire protection.

MIDDLETOWN—Population, 9032; 2 hand engines; 1 hook and ladder truck; 8 hose carriages; 3200 feet leather hose in good condition; water works, gravity pressure, 1,500,000 gallons capacity; 1 reservoir; 10 miles of mains; 92 hydrants; 7 cisterns; volunteer fire department, 170 men.

MILTON—Population, 5565; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet cotton hose in good condition; 1100 feet leather, good; 400 feet poor; water works, gravity pressure; 1,000,000 gallons capacity; 2 reservoirs; 55 hydrants; volunteer fire department, 90 men.

MINDEN—Population, 5098; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 400 feet linen hose in good condition; 300 feet poor; 400 feet leather, good; water supply, 8 cisterns; volunteer fire department, 100 men.

MOHAWK—Population, 1800; 1 steam engine; 1 hand engine; 2 hose carriages; 1300 feet leather hose in good condition; 300 feet cotton, good; water supply, canal and 4 cisterns; volunteer fire department, 108 men.

MOIRA—Population, 2064; no fire protection.

MONTGOMERY—Population, 1563; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet linen, good; 150 feet leather, good; 100 feet poor; water supply, 1 cistern; volunteer fire department, 44 men.

MONTICELLO—Population, 2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet leather hose in good condition; water supply, cisterns; volunteer fire department, 80 men.

MORAVIA—Population, 2500; 1 company, 26 volunteers; water supply, creek; no fire protection.

MORICHES—Population, 1000; no fire protection.

MOUNT KISCO—Population, 1109; 2 hand engines; 1 hook and ladder trucks; 1 hose carriage; 1000 feet linen hose in good condition; water works, creek, 3 cisterns; 1 reservoir and 2 hydrants, belonging to Railroad Co.; volunteer fire department, 101 men.

MOUNT MORRIS—Population, 3795; 2 hand engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1 protective wagon and buckets; 100 feet rubber hose in good condition; 150 feet linen, good; 800 feet leather, good; water works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 5 miles of street mains and supply pipes; 25 hydrants; volunteer fire department, 110 men.

MOUNT VERNON—Population, 5000; 2 hand engines; 1 chemical engine; 3 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; water supply, wells and 6 cisterns; volunteer fire department, 90 men.

NAPLES—Population, 1930; 5 chemical extinguishers; volunteer fire department, 50 men; water supply, creek and wells.

NEWARK—Population, 4000; 2 hand engines; 1 hose carriage; water supply, canal; volunteer fire department, 40 men.

NEW BERLIN—Population, 2134; 2 hand engines; 2 hose carriages; 600 feet rubber hose in good condition; 300 feet poor; water supply, creek, 3 cisterns; volunteer fire department, 60 men.

NEW BRIGHTON—Population, 7495; no fire protection.

NEWBURGH—Population, 18,050; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 7 hose carriages; 1000 feet rubbber hose in good condition; 1650 feet cotton, good; 5400 feet leather, good; water supply, lake; 20 miles of street mains and supply pipes; 180 hydrants; 6 men paid part time; 429 volunteers; telephone.

NEW LEBANON—Population, 2124; 2 hand engines; 600 feet hose in good condition.

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NEW PALTZ—Population, 1200; no fire protection.

NEW ROCHELLE—Population, 3844; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; 100 feet poor; water supply, 6 wells; volunteer fire department, 60 men.

NEWTOWN—Populati n, 9798; 4 hand engines; 3 hook and ladder trucks; 2 hose carriages; 1000 feet leather hose in good condition; water supply, creeks; volunteer fire department, 125 men.

NEW YORK—Population, 1,206,590; 43 steam engines; 9 chemical engines; 108 chemical extinguishers; 19 hook and ladder trucks; 43 hose carriages; 1 fire boat; 1 water tower or stand pipe; 27,650 feet rubber hose in good condition; 61,700 feet cotton (rubber lined), good; 5950 feet linen, good; water works, gravity pressure and partly direct pumping; 2 storage reservoirs, capacity of aqueduct, 93,000,000 gallons per diem, 7,500,000 gallons per diem pumped for high service delivery; daily consumption, 93,000,000 gallons; 490 miles of street mains and supply pipes; 5850 hydrants; paid fire department, 738 men; fire alarm telegraph, 575 street boxes; 234 horses; fire patrol; incorporated; 33 permanent men, 54 auxiliary.

NEW YORK MILLS—Population, 1264; 2 hand engines; 3 hose carriages; 17,070 feet leather and linen hose in good condition; water works, direct pressure; 23 hydrants.

NIAGARA FALLS—Population, 2760; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet leather hose in good condition; 1000 feet leather poor; water works, Holly system, 7 cisterns; 33 hydrants; volunteer fire department, 156 men.

NORTHFIELD—Population, 7014; 1 steam engine; 1 hand engine; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, river and wells; volunteer fire department, 150 men.

NORTHPORT—Population, 1060; no fire protection.

NORTHVILLE—Population, 1000; no fire protection.

NORWICH—Population, 4279; 1 steam engine; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 650 feet rubber hose in good condition; 300 feet poor; 600 leather good; 200 feet poor; water supply, canal, 5 reservoirs; volunteer fire department, 106 men.

NUNDA—Population, 3010; 2 hand engines; 1 hose carriage; 500 feet leather hose in good condition; 300 feet poor; water supply cut off by closing of canal; volunteer fire department, 18 men.

NYACK—Population, 5937; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 100 feet cotton hose in good condition; 1000 feet leather, good; 400 feet leather, poor; water works, gravity pressure; 3 reservoirs; 4 cisterns; 3 miles of street mains and supply pipes; 7 hydrants; volunteer fire department, 180 men.

OGDENSBURGH—Population, 12,000; 2 steam engines; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages, 500 feet cotton hose in good condition; 3000 feet leather, good; water works, Holly system, 4,000,000 gallons capacity; 14 miles of street mains; 80 hydrants; fire alarm telegraph, 8 street boxes; 48 men paid part time.

OLEAN—Population, 7410; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 1000 feet linen, good; 300 feet leather, good; water works, direct pumping; 6 cisterns; 25 hydrants; volunteer fire department, 113 men.

ONEIDA—Population, 5164; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 3 o feet rubber hose in good condition; 100 feet poor; 900 feet cotton, good; 500 feet linen, good; 200 feet poor; 800 feet leather, good; 300 feet poor; water supply, canal, 2 reservoirs, 4 cisterns; 1 man paid full time, 93 volunteers.

ONEONTA—Population, 2500; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1350 feet rubber and linen hose in good condition; water supply, 3 cisterns; volunteer fire department, 105 men.

ONTARIO—Population, 1800; no fire protection.

OSWEGO—Population, 21,117; 3 steam engines; 7 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages and 2 private fire companies with 4 hand hose carts; 1800 feet cotton hose in good condition; 700 feet linen, go d; 600 feet poor; 2650 feet leather, good; 1100 feet poor; water works, gravity pressure; 2 reservoirs, 2,000,000 gallons capacity; 27 miles of mains and supply pipes; 165 hydrants; 2 men paid full time; 45 men part; fire alarm telegraph; 21 street boxes; 12 horses (3 owned and 9 hired).

OWEGO FALLS—Population, 1119; no fire protection.

OVID—Population, 1240; 1 hand engine; 1 steam engine at Willard Insane Asylum, 1¼ miles distance, subject to call; 100 feet rubber hose in good condition; 800 feet leather, good; water supply, creek, 5 cisterns; volunteer fire department, 35 men.

OWEGO—Population, 5712; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 100 feet linen hose in good condition; 3600 feet leather, good; water works, gravity pressure; river; 9 cisterns; 50 hydrants; volunteer fire department, 300 men.

OXFORD—Population, 1800; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1 force pump; 1000 feet leather hose in good condition; 200 feet poor; water supply, river, 4 cisterns; volunteer fire department, 100 men.

OYSTER BAY—Population, 11,923; 1 hand engine; 1 hose carriage; 2000 feet leather hose in good condition; volunteer fire department, 28 men.

PAINTED POST—Population, 1415; no fire protection.

PALMYRA—Population, 4700; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; volunteer fire department, 95 men.

PATCHOGUE—Population, 2200; no fire protection.

PEEKSKILL—Population, 7000; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 3000 feet leather hose in good condition; water works, water pressure; 1 reservoir, 33,000,000 gallons capacity; 10¼ miles of mains and supply pipes; 83 hydrants; 1 man paid part time (chief); volunteer fire department, 200 men.

PENFIELD—Population, 1213; 1 hand engine; 1 hose carriage; 250 feet leather hose in good condition; water supply, 1 reservoir, 7000 gallons capacity; volunteer fire department, 75 men.

PEN YAN—Population, 5000; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet leather hose in good condition; water works; 12 hydrants; 12 cisterns; volunteer fire department, 200 men.

PERRY—Population, 2200; no fire protection.

PHELPS—Population, 3142; 2 ha d engines; 1 hose carriage; 700 feet lin n hose in good condition; 200 feet poor; 300 feet leather, good; 200 feet poor; rotary pump with iron pipe and hydrants.

PHOENIX—Population, 1763; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; 200 feet cotton, good; 250 feet leather, poor; water supply, direct pumping, river and canal; ¼ mile of mains and supply pipes; 6 hydrants; volunteer fire department, 40 men.

PITTSFORD—Population, 1200; water supply, wells, cisterns and canal; no fire protection.

PLATTSBURGH—Population, 5139; 1 hand engine; 1 hook and ladder truck; 11 hose carriages; 2000 feet rubber and cotton hose in good condition; water supply, direct pressure; 62 hydrants; volunteer fire department, 260 men.

PORT BYRON—Population, 2741; 2 hose carriages; 800 feet linen hose in good condition; 200 feet poor; water supply, direct pumping; 1 reservoir, 900,000 gallons capacity; 1¼ miles mains and

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supply pipes; 14 hydrants; volunteer fire department, 35 men.

PORT CHESTER—Population, 4376; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 200 feet poor; 500 feet leather, good; 150 feet poor; water supply, harbor, mill stream and 9 cisterns, 100,000 gallons capacity per diem; volunteer fire department, 200 men.

PORT EWEN—Population, 1251; 1 hand engine; 200 feet hose in good condition; volunteer fire department, 28 men.

PORT HENRY—Population, 2000; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 300 feet poor; 300 feet cotton, good; water supply, pond; 1 hydrant; volunteer fire department, 150 men.

PORT JEFFERSON—Population, 1000; no fire protection.

PORT JERVIS—Population, 9597; 1 hook and ladder truck; 5 hose carriages; 1800 feet leather hose in good condition; 200 feet, poor; water works, gravity pressure; 2 reservoirs, 10,000,000 gallons capacity; 9 miles of street mains and supply pipes; 117 hydrants; volunteer fire department, 175 men.

PORT LEYDEN—Population, 1500; 1 hand engine; 1 hose carriage; 500 feet leather hose in good condition; water supply, river and canal; volunteer fire department, 48 men.

PORT RICHMOND—Population, 4548; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 900 feet rubber hose in good condition; 150 feet leather, good; volunteer fire department, 145 men.

PORTVILLE—Population, 1000; no fire protection.

PORT WASHINGTON.—Population, 1200; no fire protection.

POTSDAM—Population, 3000; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1200 feet linen hose in good condition; 1700 feet leather, good; water works, Holly system, direct pumping; river; 4½ miles of street mains and supply pipes; 34 hydrants; volunteer fire department, 100 men.

POUGHKEEPSIE—Population, 20,207; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 7 hose carriages; 3926 feet leather hose in good condition; 2403 feet, poor; water works, gravity pressure and direct pumping; river; 1 reservoir; capacity of reservoir, 12,000 000 gallons; capacity of pumps, 3,000,000 gallons per 24 hours; 15 6-10 miles of street mains and supply pipes; 293 hydrants; 3 men paid full time; 6 part; 299 volunteers; fire patrol, supported by city; 30 permanent men; 17 auxiliary.

PULASKI—Population, 2500; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 1200 feet leather hose in good condition; volunteer fire department, 160 men.

RANDOLPH—Population, 1000; 4 chemical extinguishers; water supply, creek; no fire protection.

RED CREEK—Population, 1200; no fire protection.

RHINEBECK—Population, 1400; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 600 feet, poor; 300 feet cotton, good; 200 feet linen, good; water supply, 19 cisterns; 3 men part time; 72 volunteers.

RICHFIELD SPRINGS—Population, 1700; 15 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2500 feet linen hose in good condition; water works; gravity pressure; 3 reservoirs; 3 miles of street mains and supply pipes; 20 hydrants; volunteer fire department, 100 men.

RIVERHEAD—Population, 2800; 1 steam engine; 3 hand engines; 5 chemical extinguishers; 2 hose carriages; 400 feet rubber hose in good condition; 1400 feet linen, good; 100 feet poor; 50 feet leather, good; water supply, river; 2 cisterns, 20,000 gallons capacity; volunteer fire department, 89 men.

ROCHESTER—Population, 89,363; 7 steam engines; 1 chemical engine; 2 hook and ladder trucks; 6 hose carriages; 12,000 feet linen hose in good condition; water works, Holly system, water, steam and gravity pressure, 7,000,000 gallons capacity; 81 miles of mains; 700 hydrants; 10 cisterns; 68 street boxes; 54 men paid; 75 volunteers; 20 horses.

ROCKVILLE CENTRE—Population, 1200; no fire protection.

ROME—Population, 12,045; 2 steam engines; 1 hook and ladder truck; 8 hose carriages; 1000 feet rubber hose in good condition; 1000 feet poor; 500 feet leather, good; 500 feet poor; water works, direct pumping and reservoir system; river; 1 reservoir, 9,000,000 gallons capacity; 16 miles of street mains and supply pipes; 125 hydrants; volunteer fire department, 240 men.

RONDOUT—Population, 10,114; see Kingston.

ROSLYN—Population, 1300; no fire protection.

ROUSE'S POINT—Population, 1266; water supply, lake; no fire protection.

RUSHFORD—Population, 1500; no fire protection.

SACKETTS HARBOR—Population, 2000; 1 hand engine; 1 hose carriage; 350 feet rubber hose in good condition; 100 feet leather, good; 200 feet poor; water supply, lake; 3 reservoirs, 1200 bbls. capacity; volunteer fire department, 40 men.

SALAMANCA—Population, 2300; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1 bucket company; volunteer fire department, 76 men.

SALEM—Population, 1600; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1300 feet rubber hose in good condition; 200 feet leather, poor; water supply, creek; volunteer fire department, 150 men.

SAND BANK—Population, 1200; water supply, river; no fire protection.

SANDY CREEK—Population, 1600; water supply, no fire protection.

SANDY HILL—Population, 2800; 1 steam engine; 2 hose carriage; 750 feet cotton hose in good condition; water supply, river, canal, and 6 cisterns; 2 men paid full time; 73 volunteers.

SARATOGA SPRINGS—Population, 10,822; 1 hand engine; 1 hose carriage; 800 feet leather hose in good condition; water supply, canal and 2 cisterns.

SAUGERTIES—Population, 3131; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; water supply, 7 cisterns; volunteer fire department, 175 men.

SAVANAH—Population, 1000; no fire protection.

SAYVILLE—Population, 1200; 1 hook and ladder truck.

SCHENECTADY—Population, 13,675; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 2000 feet cotton hose in good condition; 2800 feet leather, good; 500 feet leather, poor; water works, Holly system, 11 miles of street mains and supply pipes; 123 hydrants; volunteer fire department, 200 men.

SCHOHARIE—Population, 1200; 1 hand engine; 20 chemical extinguishers; 1 hose carriage; 900 feet leather hose in good condition; water supply, driven wells, 5 cisterns, 10,000 gallons capacity; 3 hydrants; volunteer fire department, 60 men.

SCHUYLERVILLE—Population, 2000; 1 hand engine; 3 chemical extinguishers, hand; 1 hose carriage; 400 feet linen hose in good condition; 600 feet leather, good; 200 feet poor; water supply, canal, river, and 1 cistern.

SCOTTSVILLE—Population, 1400; 1 hand engine; 1 hose carriage; 300 feet leather hose in poor condition; water supply, creek.

SENECA FALLS—Population, 6,800; 2 steam engines; 1 hand engine; 5 hose carriages; 1500 feet

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linen hose in good condition; 1900 feet leather, good; water supply, river, 22 cisterns; 5000 feet of street mains and supply pipes; 8 hydrants; 22 men paid full time; 60 volunteers; 2 horses.

SHERBURNE—Population, 1700; 2 hand engines; 2 chemical engines; 2 hose carriages; 800 feet rubber hose in good condition; 150 feet, poor; 50 feet cotton, good; 400 feet leather, good; water supply, poor; 5 cisterns; volunteer fire department, 71 men.

SHERMAN—Population, 1700; no fire protection.

SHOKAN—Population, 1500; no fire protection.

SILVER CREEK—Population, 1200; no fire protection.

SINCLAIRVILLE—Population, 2000; no fire protection.

SING SING—Population, 12,000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 600 feet rubber hose in good condition; 750 feet leather, good; 450 feet rubber, poor; 100 feet leather, poor; water works, gravity pressure, 4 reservoirs; 3 hydrants; volunteer fire department, 70 men.

SKANEATELES—Population, 3000; 2 hand engines; 2 hose carriages; 1000 feet leather hose in good condition; water supply, lake and 3 cisterns; volunteer fire department, 60 men.

SMITHVILLE—Population, 400; 2 hand engines; 1 hose carriage; 450 feet leather hose in good condition; water supply, creek; volunteer fire department, 50 men.

SODUS—Population, 1500; no fire protection.

SOUTH GLENS FALLS—Population, 1047; no fire protection.

SPENCERPORT—Population, 1000; force pump; water supply, canal.

SPRING VALLEY—Population, 2200; 2 hand engines; 1 hose carriage; 150 feet leather hose in good condition; water supply, 10 cisterns; volunteer fire department, 33 men.

SPRINGVILLE—Population, 2000; 1 hook and ladder truck; 1 bucket wagon; water supply, creek; ¼ mile of street mains; volunteer fire department, 30 men.

ST. JOHNSVILLE—Population, 2196; 1 hand engine; 2 hook and ladder trucks; 1 hose carriage; 600 feet leather hose in good condition; water supply, 8 cisterns: volunteer fire department, 80 men.

STAMFORD—Population, 1000; 1 hand engine; 1 hose carriage; 400 feet cotton hose in poor condition; 300 feet leather, good; water creek; volunteer fire department, 60 men.

STAPLETON—Population, 4000; 1 steam engine; 4 hand engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; water supply, bay and 1 cistern; volunteer fire department, 350 men; 2 horses.

SUSPENSION BRIDGE—Population, 3200; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet leather hose in good condition; 200 feet poor; water works, Holly system; 5 cisterns; 5 miles of mains and supply pipes; 25 hydrants; volunteer fire department, 125 men; telephone.

SYRACUSE—Population, 51,791; 4 steam engines; 1 hand engine; 2 chemical engines; 6 chemical extinguishers; 1 hook and ladder truck; 6 hose carriages; 550 feet rubber hose in good condition; 2200 feet cotton, good; 7100 feet leather, good; 2850 feet poor; water works, direct pumping, gravity pressure; canals; creek; 5 reservoirs, 14,000,000 gallons capacity; 45 miles of mains and supply pipes; 260 hydrants; 42 men paid full time; 6 volunteers; fire alarm telegraph, 42 street boxes; 17 horses.

TARRYTOWN—Population, 4500; 1 hook and ladder truck; 2 hose carriages; 1200 feet cotton hose in good condition; water works, gravity pressure; 1 reservoir; 22 hydrants; volunteer fire department, 58 men.

TICONDEROGA—Population, 1800; 2 hose carriages; 1000 feet hose in good condition; water works; 12 hydrants; volunteer fire department, 29 men.

TOMPKINSVILLE—Population, 1200. See Stapleton;

TONAWANDA—Population, 4251; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1100 feet leather hose in good condition; water supply, 1 hydrant and 3 cisterns; volunteer fire department, 161 men; 2 horses.

TOTTENVILLE—Population, 1571; no fire protection.

TROY—Population, 48,821; 8 steam engines; 1 hand engine; 1 hook and ladder truck; 2000 feet rubber hose in good condition; 1000 feet cotton, good; 1800 feet leather, good; water works, gravity pressure, 2,600,000 gallons capacity; 2 reservoirs; 25 miles of mains; 264 hydrants; fire alarm telegraph, 41 street boxes; 28 paid men; 428 volunteers; horses.

TRUMANSBURGH—Population, 2000; 1 chemical engine; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet cotton, good; 50 feet leather, good; water supply, creek, 2 cisterns; volunteer fire department, 55 men.

TULLY—Population, 1473; no fire protection.

UNADILLA—Population, 1800; no fire protection.

UNION—Population, 1200; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet leather hose in good condition; 100 feet cotton, good; water supply, 2 cisterns; volunteer fire department, 56 men.

UNION SPRINGS—Population, 1800; 1 chemical engine; 1 hook and ladder truck; 6 chemical extinguishers; water supply, lake, wells, and cisterns; volunteer fire department, 60 men.

VALATIE—Population, 1850; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 700 feet rubber hose in good condition, 500 feet cotton, good; water supply, 3 cisterns; 12 hydrants; volunteer fire department, 75 men.

VERPLANCK—Population, 1500; no fire protection.

VICTOR—Population, 1300; no fire protection.

WALDEN—Population, 1254; 1 steam engine; 1 hand engine; 2 hose carriages; 1300 feet rubber hose in good condition; 200 feet poor; 100 feet leather, good; water supply, river, creek; volunteer fire department, 60 men.

WALTON—Population, 2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 600 feet leather hose in good condition; water works, gravity pressure; 1 reservoir, 500,000 gallons capacity; 3½ miles of mains and supply pipes; 20 hydrants; volunteer fire department, 91 men.

WAPPINGER FALLS—Population, 2263; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber and leather hose in good condition; 500 feet poor; water works, gravity pressure; 1 reservoir; 8 hydrants; volunteer fire department, 63 men; 2 horses.

WARREN—Population, 3469; no fire protection.

WARRENSBURGH—Population, 1500; 3 chemical extinguishers; water supply, wells, gravity pressure; ¾ mile of mains and supply pipes.

WARSAW—Population, 6000; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; 50 feet poor; water works, gravity pressure; 2 reservoirs, 100,000 gallons capacity; 6 miles of street mains and supply pipes; 30 hydrants; volunteer fire department, 50 men.

WARWICK—Population, 2300; 2 hose carriages; 200 feet cotton hose in good condition; 600 feet leather, good; water works, gravity pressure; 1 reservoir; 4 miles of street mains and supply pipes; 28 hydrants; volunteer fire department, 39 men.

WATERFORD—Population, 4326; 2 steam engines; 2 hose carriages; 1000 feet rubber hose in good condition; 200 feet poor; 600 feet leather, good; 400 feet poor; water supply, river and canal; 1200 feet street mains and supply pipes; 7 hydrants; 2 men paid part time; 58 volunteers.

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WATERLOO—Population, 4500; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1700 feet rubber hose in good condition; 500 feet poor; 400 feet leather, poor; water supply, river and 12 cisterns; volunteer fire department, 170 men.

WATERTOWN—Population, 10,697; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; 1000 feet poor; 1500 feet linen, poor; water works, gravity pressure, 2,000,000 gallons capacity; 1 reservoir; 104 hydrants; 1 cistern; fire alarm telegraph, 10 street boxes; volunteer fire department, 160 men; 2 horses.

WATERVILLE—Population, 3200; 1 steam engine, 1 hand engine; 2 hose carriages; 200 feet rubber hose in good condition; 1000 feet leather, good; 200 feet poor; water supply, ponds, creek and 6 cisterns, 2500 barrels capacity each; 2 men paid part time; 60 volunteers.

WATERVLIET—Population, 3000; 12 chemical extinguishers; water supply, 13 cisterns.

WATKINS—Population, 5000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 300 feet rubber hose in good condition; 300 feet poor; 500 feet leather, good; 100 feet poor; water supply, lake, driven wells, and 7 cisterns; volunteer fire department, 100 men.

WAVERLY—Population, 4000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; 200 feet poor; water works, gravity pressure; 1 reservoir; 4½ miles of street mains and supply pipes: 18 hydrants; volunteer fire department, 102 men.

WAYLAND—Population, 1700; 1 hook and ladder truck; 3 chemical extinguishers; water supply, driven wells; volunteer fire department, 30 men.

WEEDSPORT—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 900 feet rubber hose in good condition; 200 feet poor; 50 feet cotton, good; water supply, canal; volunteer fire department, 70 men.

WELLSBURGH—Population, 1000; water supply, river; no fire protection.

WELLSVILLE—Population, 5000; 1 steam engine; 1 hand en[illegible] 1 hook and ladder truck; 3 hose carriages; [illegible] cotton hose in good condition; 1000 fe[illegible] good; 100 feet poor; water supply, river; 5 cisterns, 800 barrels capacity; volunteer fire department, 150 men.

WESTFIELD—Population, 5289; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 250 feet leather hose in good condition; 250 feet rubber, good; water works, 14 hydrants; 4 cisterns; volunteer fire department, 100 men.

WEST NEWBURY—Population, 2021; no fire protection.

WESTPORT—Population, 1968; no fire protection.

WEST TROY—Population, 12,000; 3 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 6 hose carriages; 2000 feet rubber hose in good condition; 300 feet poor; 2000 feet leather, good; 150 feet poor; water works, direct pumping and gravity pressure; river; 1 reservoir, 1,000,000 gallons capacity; 11 miles of street mains and supply pipes; 80 hydrants; 2 men paid full time; 3 part: 155 volunteers.

WEST WINFIELD—Population, 1500; no fire protection.

WHITEHALL—Population, 5348; 2 steam engines; 2 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 500 feet cotton, good; water supply, lake, creek and canal; 2 men paid part time; 173 volunteers.

WHITE PLAINS—Population, 4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 1 cistern.

WHITESTONE—Population, 1907; 1 hook and ladder truck; volunteer fire department, 50 men.

WHITESTOWN—Population, 4368; 1 steam engine; 1 hose carriage; 100 feet linen hose in good condition; 800 feet leather, good; water supply, canal and 2 reservoirs; volunteer fire department, 35 men.

WHITNEY'S POINT—Population, 1200; 2 hand engines; 2 hose carriages; 700 feet rubber hose in good condition; 100 feet poor; 200 feet cotton, good; 100 feet leather, poor; water supply, 3 rivers and 3 reservoirs; volunteer fire department, 74 men.

WILLIAMSON—Population, 1000; no fire protection.

WILLIAMSTOWN—Population, 1200; water supply, creek; no fire protection.

WILLIAMSVILLE—Population, 1800; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet cotton hose in good hose; water supply, 1 cistern; volunteer fire department, 62 men.

WINDHAM—Population, 2000; 3 hand engines; 2 chemical extinguishers; 433 feet leather hose in good condition; 80 feet poor; water supply, creek, mill race.

WOLCOTT—Population, 1200; no fire protection.

YONKERS—Population, 18,892; 2 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 2800 feet rubber hose in good condition; 200 feet poor; water works, direct pumping, creek, 2 reservoirs, 3,000,000 gallons capacity; 22½ miles of mains and supply pipes; 240 hydrants; volunteer fire department, 281 men.

YOUNGSTOWN—Population, 1176; no fire protection.

NORTH CAROLINA.

ASHVILLE—Population, 1400; no fire protection.

BEAUFORT—Population, 2430; no fire protection.

CHARLOTTE—Population, 10,000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; 2000 feet rubber, poor; water supply, 20 cisterns; 6 men paid full time; 90 volunteers; 4 horses.

DURHAM—Population, 5507; no fire protection.

EDENTON—Population, 1500; 1 hand engine; 1 hose carriage; 300 feet leather hose in poor condition; water supply, Albemarle sound and wells; volunteer fire department, 30 men.

GOLDSBOROUGH—Population, 4933; no fire protection.

HILLSBOROUGH—Population, 4095; no fire protection.

KINGSTON—Population, 1103; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department, 40 men.

LINCOLNTON—Population, 1200; 1 hand engine; 50 feet rubber hose in good condition; water supply, wells; volunteer fire department, 50 men.

MILTON—Population, 2933; no fire protection.

MOUNT AIRY—Population, 1250; no fire protection.

MURFREESBORO—Population, 1000; no fire protection.

NEW BERNE—Population, 6000; 2 steam engines; 1 hand engine; 2 chemical engines; 10 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 2500 feet rubber hose in good condition; 500 feet linen, poor; 250 feet leather, poor; water supply, 60 cisterns; volunteer fire department, 250 men; 4 horses.

OXFORD—Population, 1500; 1 hook and ladder truck; water supply, wells; volunteer fire department, 40 men.

PLYMOUTH—Population, 1389; no fire protection.

RALEIGH—Population, 14,110; 1 steam engine; 1 hand engine; 1 chemical engine; 2 hook and ladder trucks; 3 hose carriages; 1200 feet rubber

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hose in good condition; 250 feet leather, good; 800 feet rubber, poor; water supply, 12 cisterns; 2 men paid full time; 1 man part; 150 volunteers.

SALEM—Population, 1000; 2 hand engines; 7 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 350 feet rubber hose in good condition; 300 feet poor; 150 feet leather, good; water works, gravity and direct pressure; 2 reservoirs, 1 60,000 gallons capacity, and 1 30,000 gallons capacity; 7 cisterns; 2 miles of street mains and supply pipes; 20 hydrants; volunteer fire department, 75 men.

SALISBURY—Population, 4875; 2 hand engines; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1000 feet leather hose in good condition; water supply, wells; volunteer fire department, 80 men.

TARBOROUGH—Population, 3745; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose in good condition; water supply, wells; volunteer fire department, 115 men.

WASHINGTON—Population, 1000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet leather hose in good condition; water supply, river; volunteer fire department, 175 men.

WILMINGTON—Population, 17,361; 3 steam engines; 1 hand engine; 1 hook and ladder truck; 2 bucket and ladder companies; 4 hose carriages; 1 steam tug with pump and hose, private; 3000 feet cotton hose in good condition; 300 feet leather, good; 800 feet poor; water supply, river and 23 cisterns; 7 men paid full time; 3 men part; 230 volunteers; telephone, 6 street boxes; 10 horses.

OHIO.

ADA—Population, 1506; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 650 feet rubber hose in good condition; 650 feet poor; water supply, 6 cisterns; volunteer fire department, 120 men.

AKRON—Population, 16,512; 3 steam engines; 12 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 2650 feet rubber hose in good condition; 300 feet leather, good; water supply, river, canal, 15 cisterns; 6 men paid full time; 36 men part; fire alarm telegraph and telephone; 35 street boxes; 6 horses.

ALLIANCE—Population, 4636; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; 1000 feet poor; water supply, 8 cisterns; 3 men paid full time; 147 volunteers; 2 horses.

AMHERST—Population, 2000; 1 hand engine; 1 hose carriage; 800 feet rubber and leather hose in good condition; water supply, 6 cisterns; volunteer fire department, 60 men.

ASHLAND—Population, 2601; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in poor condition; 500 feet leather, poor; water supply, 12 cisterns; volunteer fire department, 42 men.

ASHTABULA—Population, 4000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 6 hose carriages; 1500 feet rubber hose in good condition; 1500 feet cotton, good; water supply, 25 cisterns; 3 hydrants, volunteer fire department, 60 men.

ATHENS—Population, 1696; no fire protection.

BARNESVILLE—Population, 3998; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 100 men.

BELLAIRE—Population, 6000; 4 hose carriages; 800 feet linen hose in fair condition; water works, gravity pressure, 2,000,000 gallons capacity; 7 miles of mains; 65 hydrants; volunteer fire department, 100 men.

BELLEFONTAINE—Population, 4000; 1 steam engine; 1 hand engine; 2 hook and ladder trucks; 3 hose carriages; 1750 feet rubber hose in good condition; water supply, 9 cisterns; 4 men paid full time; 5 men part; 39 volunteers; 3 horses.

BELLEVUE—Population, 2500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water works, gravity and direct pressure; 1 reservoir; 5 cisterns; 11,000 feet mains; 14 hydrants; volunteer fire department, 60 men.

BEREA—Population, 1628; 1 hook and ladder truck; water supply, river and creek; volunteer fire department, 20 men.

BLACK RIVER—Population, 1000; no fire protection.

BRIDGEPORT—Population, 2000; no fire protection.

BROOKLYN—Population, 648; 1 hook and ladder truck; 4 chemical extinguishers; water supply, river, wells and cisterns; volunteer fire department, 30 men.

BRYAN—Population, 2952; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 700 feet poor; water supply, 1 reservoir, 20 cisterns; 2 men paid full time; 48 volunteers; 2 horses.

BUCYRUS—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet rubber hose in good condition; water works, Holly system; river, 18 cisterns; 3 men paid full time; 122 men part.

CADIZ—Population, 1435; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet rubber hose in good condition; 300 feet poor; water supply, 1 reservoir, 7 cisterns, 15,000 gallons capacity; 3 men paid part time; 57 volunteers.

CAMBRIDGE—Population, 2193; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 400 feet poor; water supply, 8 cisterns; 2 men paid full time; 100 volunteers.

CANAL DOVER—Population, 1593; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 800 feet poor; water supply, canal, mill-race, 6 cisterns; 99 volunteers.

CANAL FULTON—Population, 1196; 1 steam engine; 2 hose carriages; [illegible] feet rubber hose in good condition; 800 feet po[illegible] feet cotton, good; water supply, river, canal [illegible] 3 cisterns; volunteer fire department, 48 men.

CANTON—Population, 12,258; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 8 hose carriages; 5000 feet rubber hose in good condition; 1000 feet poor; water works, Holly system and direct pressure; 6 cisterns; 25 miles of mains and supply pipes; 150 hydrants; 2 men paid full time; 248 men part; 3 horses.

CAREY—Population, 1148; no fire protection.

CHAGRIN FALLS—Population, 1016; 1 hook and ladder truck; 1 hose carriage; 1 force pump; 2000 feet rubber hose in good condition; volunteer fire department, 20 men.

CHILLICOTHE—Population, 10,938; 2 steam engines; 2 chemical engines; 2 hand engines; 2 hook and ladder trucks; 2 hose carriages; 2000 feet rubber hose in poor condition; 3000 feet leather, good; water supply, canal and 10 cisterns; volunteer fire department, 51 men.

CINCINNATI—Population, 255,708; 19 steam engines; 1 chemical engine; 6 chemical extinguishers; 5 hook and ladder trucks; 20 hose carriages; 4650 feet rubber hose in good condition; 1450 feet poor; 24,350 feet leather, good; 3550 feet poor; water works (referred to Board of Public Works); 161 men paid full time; 4 men part; 101 horses; fire alarm telegraph; 221 street boxes.

CIRCLEVILLE—Population, 6046; 2 steam engines; 2 hand engines; 6 hose carriages; 2800 feet rubber hose in good condition; water supply, canal, 37 cisterns; 3 men paid full time; 127 volunteers.

CLEVELAND—Population, 160,142; 13 steam engines; 10 chemical extinguishers; 4 hook and lad-

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der trucks; 20 hose carriages; 19,800 feet rubber hose in good condition; water works, gravity and direct pressure; 130 cisterns; 121 miles of mains; 964 hydrants; paid fire department, 143 men; fire alarm telegraph, 165 street boxes; 70 horses.

CLYDE—Population, 2500; 1 steam engine; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages; 1000 feet rubber hose in good condition; 400 feet poor; 500 cotton, good: water supply, 8 cisterns; 2 men paid part time; 68 volunteers.

COLUMBIA—Population, 1105; no fire protection.

COLUMBUS—Population, 51,665; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 6 hose carriages; 4750 rubber hose in good condition; 1000 feet poor; 500 feet cotton, poor; 2200 feet leather, good; water works, Holly system and direct pressure, 5,000,000 gallons capacity; 49 miles of mains; 319 hydrants; paid fire department, 31 men; fire alarm telegraph, 43 street boxes; 15 horses.

CONNEAUT—Population, 1193; 1 hand engine; 5 chemical extinguishers; 1 hose carriage; 500 feet rubber hose in good condition; 200 feet poor; water supply, 20 wells and cisterns; volunteer fire department, 45 men.

COSHOCTON—Population, 1754; no fire protection.

COVINGTON—Population, 1000; no fire protection; water supply, 4 cisterns.

CRESTLINE—Population, 3500; 2 hand engine; 1 hook and ladder truck; 4 hose carriages; 1400 feet rubber hose in good condition; 600 feet poor; water works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 10 miles of mains; 30 hydrants; volunteer fire department, 80 men.

CUYAHOGA FALLS—Population, 1861; 2 hose carriages; water supply, pumps, 12 hydrants; 500 feet rubber hose in good condition.

DAYTON—Population, 38,677; 3 steam engines; 2 hook and ladder trucks; 6 hose carriages; 7000 feet rubber hose in fair condition; water works, Holly system, 6,200,000 gallons capacity; 33 miles of mains; 279 hydrants; fire alarm telegraph, 37 street boxes; paid fire department, 31 men; 14 horses.

DEFIANCE—Population, 2750; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2200 feet rubber hose in good condition; 300 feet leather, good; water supply, 2 rivers, canal and 3 cisterns; volunteer fire department, 120 men; telephone; 2 horses.

DELPHOS—Population, 1811; 2 steam engines, 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2600 feet rubber hose in good condition; 600 feet poor; water supply, canal, 10 cisterns; volunteer fire department, 150 men.

DRESDEN—Population, 1156; no fire protection.

DUNKIRK—Population, 1000; 1 hook and ladder truck; water supply, wells; volunteer fire department, 30 men.

EAST LIVERPOOL—Population, 2500; 1 hook and ladder truck; 1 hose carriage; 1000 feet cotton hose in good condition; water works, gravity pressure; river; 1 reservoir, 1,000,000 gallons capacity; 10 miles of mains; 20 hydrants; volunteer fire department, 40 men.

EATON—Population, 2143; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; 500 feet poor; 400 feet linen, good; 200 feet poor; water supply, creek and 14 cisterns; volunteer fire department, 40 men.

EDGERTON—Population, 1000; 1 chemical engine; 1 hand engine; 1 hose carriage; 1 force pump; 1 hydrant; 1 cistern; 100 feet rubber hose in good condition; volunteer fire department, 28 men.

ELMORE—Population, 1800; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 200 feet poor; water supply, 10 cisterns; volunteer fire department, 80 men.

ELYRIA—Population, 4777; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1500 rubber and leather hose in good condition; water supply, 30 cisterns; volunteer fire department, 65 men.

FINDLAY—Population, 3315; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 7 hose carriages; 3300 feet rubber hose in good condition; water supply, 16 cisterns; 8 men paid part time; 260 volunteers; 3 horses.

FOSTORIA—Population, 3573; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; water supply, 10 cisterns; 3 men paid part time; 82 volunteers; fire patrol, 12 men.

FRANKLIN—Population, 2000; 4 steam engine; 1 hook and ladder truck; 2 hose carriages; 1300 feet rubber hose in good condition; water supply, river, canal and 3 cisterns; 23 men paid part time; 22 volunteers.

FREMONT—Population, 5455; 2 steam engines; 1 hand engine; hook and ladder truck; 4 hose carriages; 4000 feet rubber and leather hose in good condition; water works, 5 hydrants; 7 cisterns; 80 men paid part time; 4 horses.

GALION—Population, 4000; 1 steam engine; 1 hand engine; 4 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water supply, 26 cisterns; volunteer fire department, 120 men.

GALLIPOLIS—Population, 4000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2700 feet rubber hose in good condition; 150 feet poor; water supply, river, 13 cisterns; 1 man paid full time; 2 men part; 49 volunteers; 2 horses.

GENEVA—Population, 1090; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, 4 cisterns; volunteer fire department, 25 men.

GEORGETOWN—Population, 1037; no fire protection.

GERMANTOWN—Population, 1618; 1 hand engine; 1 hose carriage; 600 feet leather hose in good condition; water supply, 16 cisterns and 8 wells; volunteer fire department, 60 men.

GIRARD—Population, 1385; no fire protection.

GLENDALE—Population, 1780; no fire protection.

GRANVILLE—Population, 1109; no fire protection.

GREENFIELD—Population, 1712; water supply, wells and cisterns; no fire protection.

GREEN SPRING—Population, 1000; 1 hand engine; 4 chemical extinguishers; 2 hose carriages; 500 feet rubber hose in good condition; water supply, 4 cisterns; volunteer fire department, 29 men.

GREENVILLE—Population, 4000; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; 500 feet poor; water supply, 6 cisterns, 4 wells, 200,000 gallons capacity; 2 men paid full time; 28 volunteers.

HAMILTON—Population, 12,122; 3 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 6000 feet rubber hose in fair concondition; water works, 1 reservoir; fire alarm telegraph, 22 street boxes; part paid fire department, 47 men; horses.

HARMAR—Population, 1572; 1 steam engine; 1 hand engine; 1 hose carriage; 800 feet rubber hose in good condition; 400 feet leather, poor; water supply, rivers; 4 cisterns; volunteer fire department, 20 men.

HARRISON—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 750 feet leather hose in good condition; water supply, 8 cisterns, 350 bbls. each capacity; volunteer fire department, 75 men.

HICKSVILLE—Population, 1500; 1 hook and ladder truck; volunteer fire department, 25 men.

HILLSBOROUGH—Population, 3500; 1 steam en-

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gine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 700 feet poor; 200 feet leather, poor; water supply, 3 ponds and 25 cisterns; 2 men paid part time; 50 volunteers.

HOPEDALE—Population, 1000; water supply, cisterns and wells; no fire protection.

HUDSON—Population, 1700; 1 hand engine; 1 hose carriage; 300 feet rubber and leather hose in good condition; water supply, 8 cisterns; volunteer fire department, 40 men.

IRONTON—Population, 7500; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water works, Holly system, 2,000,000 gallons capacity; 1 reservoir; 8 miles of mains; 88 hydrants; volunteer fire department, 120 men.

JACKSON—Population, 2900, 1 steam engine; 3 hose carriages; 600 feet rubber hose in good condition; 300 feet poor; 200 feet cotton, good; water supply, 12 cisterns; volunteer fire department, 15 men.

JEFFERSON—Population, 2500; 1 hand engine, not in use; 15 chemical extinguishers; 1 hose carriage, not in use; water supply, 2 cisterns.

KENT—Population, 3309; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; hose carriages; 1300 feet rubber hose in good condition; water supply, river, 3 cisterns; 1 man paid part time; 89 volunteers.

KENTON—Population, 5000; 1 steam engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 1400 feet poor; water supply, 6 cisterns; 1 man paid full time; 3 men part; 61 volunteers.

KINGSVILLE—Population, 1100; no fire protection.

LANCASTER—Population, 4725; 2 steam engines; 4 hose carriages; 2200 feet rubber hose in good condition; water works, 6 hydrants; 9 cisterns; volunteer fire department, 55 men.

LARUE—Population, 1000; 1 hand engine; 1 hose carriage; 550 rubber hose in good condition; water supply, river; 2 hydrants; 4 cisterns, 23,600 gallons capacity; volunteer fire department, 40 men.

LEBANON—Population, 2749; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriage; 2000 feet rubber hose in good condition; volunteer fire department, 60 men.

LEETONIA—Population, 2200; no fire protection.

LEIPSIC—Population, 1500; no fire protection.

DEXINGTON—Population, 1300; water supply, creek and cisterns; no fire protection.

LIMA—Population, 7000; 2 steam engines; 2 hook and ladder trucks; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 200 feet cotton, good; 500 feet leather, good; water supply, 22 cisterns; 2 men paid full time; 88 volunteers; telephone; 2 horses.

LOCKLAND—Population, 1299; no fire protection.

LODI—Population, 1090; no fire protection.

LOGAN—Population, 2400; 1 steam engine; 3 chemical extinguishers; 1200 feet rubber hose in good condition; water supply, canal, 4 cisterns, 2200 barrels capacity; volunteer fire department, 100 men.

LONDON—Population, 3067; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1800 feet linen hose in good condition; water supply, creek, 13 cisterns; 3 men paid full time; 2 men part; 37 volunteers; 3 horses.

LONDONVILLE—Population, 1800; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet hose in good condition; water supply, creek and cisterns; volunteer fire department, 80 men.

LORAIN—Population, 1595; no fire protection.

MADISON—Population, 1900; no fire protection.

MANCHESTER—Population, 1300; 1 chemical extinguisher; 1 hook and ladder truck; water supply, cisterns and wells; volunteer fire department, 3 men.

MANSFIELD—Population, 9859; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 9 hose carriages; 1800 feet rubber hose in good condition; 500 feet leather, poor; water works, Holly system, 2,000,000 gallons capacity; 14 miles of mains; 97 hydrants; volunteer fire department, 125 men.

MARIETTA—Population, 6500; 1 steam engine; 1 hand engine; 5 hose carriages; 1100 feet rubber hose in good condition; 1000 feet poor; 1000 feet leather, poor; water supply, river and 16 cisterns; 3 mea paid part time; 152 volunteers; 2 horses; (fire alarm telegraph under consideration).

MARION—Population, 3891; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in poor condition; 1400 feet linen, good; 300 feet leather, poor; water supply, 8 cisterns; 39 men paid part time; 3 horses.

MARTINS FERRY—Population, 2250; no fire protection.

MARYSVILLE—Population, 2061; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet poor; water supply, 20 cisterns; 1 man paid full time; 59 volunteers.

MASSILLON—Population, 5837; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose in good condition; water works, 50 hydrants; volunteer fire department, 140 men.

MCARTHUR—Population, 1250: 1 hook and ladder truck.

MCCONNELLSVILLE—Population, 1473; no fire protection.

MECHANICSBURGH—Population, 1400; 4 chemical extinguishers; 1 hook and ladder truck; water supply, creek, cisterns; 30 volunteers.

MEDINA—Population, 9000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 850 feet rubber hose in good condition; water supply, 14 cisterns; 3 men paid part time; 67 volunteers; 2 horses.

MIAMISBURGH—Population, 1936; 1 hand engine; 1 hook and ladder truck: 2 hose carriages; 500 feet rubber hose in good condition; 500 feet leather, good; 500 feet poor; water supply, river and canal; volunteer fire department, 80 men.

MIDDLEPORT—Population, 3032; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; 800 feet poor; water supply, river and 3 cisterns.

MIDDLETOWN—Population, 3800; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 800 feet leather, good; water works, Holly system; 6 miles of mains; 65 hydrants; volunteer fire department, 75 men.

MILAN—Population, 1575; 1 hand engine; water supply, wells.

MILFORD—Population, 1050; no fire protection.

MILLERSBURG—Population, 2500; 2 hand engines; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 1000 feet leather, good; water supply, cisterns; volunteer fire department, 120 men.

MINERSVILLE—Population, 1316; no fire protection.

MINERVA—Population, 2200; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 100 feet poor; water supply, canal, creek; volunteer fire department, 35 men.

MINSTER—Population, 1650; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, good; water supply, canal and cisterns; volunteer fire department, 47 men.

MONROEVILLE—Population, 2500; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1650 feet rubber hose in good condition; water supply, river; 1 man paid fu time; 79 volunteers.

MORGAN—Population, 1450; no fire protection.

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MORROW—Population, 1350; water supply, river, cisterns; no fire protection.

MT. GILEAD—Population, 1216; 1 hand engine; 1 chemical extinguishers; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, poor; water supply, 15 cisterns; volunteer fire department, 50 men.

MT. VERNON—Population, 6000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1000 feet rubber hose in good condition; 500 feet linen, good; 1000 feet leather, good; water supply, cisterns and creek; 1 man paid full time; 135 volunteers; fire alarm telegraph, 8 street boxes.

NAPOLEON—Population, 2018; 1 steam engine; 2 hose carriages; 1200 feet rubber hose in good condition; 400 feet poor; 500 feet leather, poor; water supply, canal, 5 cisterns; 1 man paid full time; 53 volunteers.

NEWARK—Population, 7650; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, canal and cisterns; good hose; part paid fire department, 6 men.

NEW BREMEN—Population, 1675; 2 hand engines; 2 hose carriages; 760 feet leather hose in good condition; water supply, canal and 10 cisterns; volunteer fire department, 59 men.

NEW COMERSTOWN—Population, 1200; 1 hook and ladder truck; water supply, canal; volunteer fire department, 25 men.

NEW LEXINGTON—Population, 1357; 1 chemical engine; 5 chemical ex inguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department, 25 men.

NEW LISBON—Population, 2800; 2 hand engines; 4 chemical extinguishers; 2 hose carriages; 1200 feet leather hose in good condition; 300 feet poor; water works, gravity pressure; 1 reservoir; 3 miles mains; 22 hydrants; volunteer fire department, 100 men.

NEW LONDON—Population, 1575; water supply, wells and cistern; no fire protection.

NEW PHILADELPHIA—Population, 3070; 1 steam engine: 1 hand engine: 1 hook and ladder truck; 2 hose carriages, 1300 feet rubber hose in good condition; water supply, cisterns; volunteer fire department, 76 men.

NEW RICHMOND—Population, 2100; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber and leather hose in good condition; water supply, cisterns, volunteer fire department, 120 men.

NEWTON FALLS—Population, 1250; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; water supply, river; 7 men paid part time; 50 volunteers.

NEW VIENNA—Population, 1200; no fire protection.

NILES—Population, 3880; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water supply, 7 cisterns; 3 men paid part time; 12 volunteers; 2 horses.

NORTH FAIRFIELD—Population, 1360; no fire protection.

NORWALK—Population, 5100; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1500 feet rubber hose in good condition; 1000 feet poor; water works; 1 reservoir, direct pressure; 12 miles mains and supply pipes; 98 hydrants; volunteer fire department, 98 men; telephone.

NELSONVILLE—Population, 1080; no fire protection.

OAK HARBOR—Population, 1300; no fire protection.

OBERLIN—Population, 3242; 1 steam engine; 2 hand engines; 3 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 800 feet cotton hose in good condition; 700 feet leather, good, 300 feet leather, poor; water supply, 16 cisterns; 50 men paid part time.

ORRVILLE—Population, 1441; 1 chemical engine.

OTTAWA—Population, 2250; 1 hook and ladder truck; water supply, 4 cisterns; volunteer fire department, 35 men.

OXFORD—Population, 1875; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet leather, good; water supply, cisterns; volunteer fire department, 60 men.

PAINSVILLE—Population, 4850; no fire protection.

PERRYSBURGH—Population, 1809; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; volunteer fire department, 250 men.

PIQUA—Population, 7000; 2 hand engines; 5 hose carriages; water works, gravity pressure, canal, creeks, 3 reservoirs, 2,000,000 gallons capacity; 7 miles mains; 63 hydrants; volunteer fire department, 60 men.

PLYMOUTH—Population, 1145; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 30 men.

POMEROY—Population, 5560; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and 2 cisterns; 17 men paid part time; 30 volunteers; 2 horses.

PORT CLINTON—Population, 1650; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 700 feet rubber hose in good condition; water supply, lake and 3 cisterns; volunteer fire department, 64 men.

PORTSMOUTH—Population. 11,321; 1 steam engine; 2 hand engines; 7 hose carriages; 1500 feet rubber hose in good condition; 500 feet poor; 2000 feet leather, good; 100 feet poor; water works, Holly system; river, 2,000,000 gallons capacity; 28 miles mains; 66 hydrants; 3 men paid full time; 7 men part; 190 volunteers; fire alarm telegraph, 8 street boxes; 2 horses.

RAVENNA—Population, 2134; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1400 feet rubber hose in good condition; 1000 feet poor; water supply, 18 cisterns; volunteer fire department, 123 men.

READING—Population, 1575; no fire protection.

RICHWOOD—Population, 1317; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 400 feet poor; water supply, cisterns and wells; volunteer fire department, 75 men.

RIPLEY—Population, 3150; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet leather hose in good condition; water supply, 12 cisterns; volunteer fire department, 85 men.

ROCK CREEK—Population, 1450; 3 chemical extinguishers; 6 hooks and 4 ladders; water supply, 1 reservoir, 1000 gallons capacity.

SALEM—Population, 5000; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 2000 feet poor; water works; 20 cisterns; 24 hydrants; 8 men paid part time; 152 volunteers.

SALINEVILLE—Population, 2275; no fire protection.

SANDUSKY—Population, 15,838; 3 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 5000 feet rubber and cotton hose in fair condition; water works, gravity pressure, 7,000,000 gallons capacity; 2 reservoirs; 19 miles of mains; 265 hydrants; 4 paid men; 55 volunteers; horses.

SEVILLE—Population, 1500; 1 hand engine, worthless; 1 hose carriage; 150 feet rubber hose in good condition; 90 feet leather, poor; water supply, 4 cisterns.

SHELBY—Population, 1871; 1 hand engine; 2 chemical engines; 1 hook and ladder truck; 3 hose carriages; 1400 feet rubber hose in good condition;

200 feet co ton, good; water supply, 15 cisterns; volunteer fire department, 100 men.

SHILOH—Population, 1200; no fire protec ion.

SHREVE—Population, 1200; no fire protection.

SIDNEY—Population, 3823; 2 hock and ladder trucks; 3 hose carriages; 1500 feet leather hose in good condition; water works, Holly system, 1,200,000 gallons capacity; 5 miles mains; 42 hydrants; volunteer fire department, 97 men.

SOMERSET—Population, 1207; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; water supply, 5 cisterns.

SOUTH TOLEDO—Population, 1785; water supply, river and canal; no fire protection.

SPRINGFIELD—Population, 15,000, 3 steam engines; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; 2000 feet leather, good; 1000 feet rubber, poor; water supply, creek and 29 cisterns; fire alarm telegraph, 30 street boxes; 10 men paid full time; 12 horses.

ST. CLAIRSVILLE—Population, 1050; 4 chemical extinguishers; 4 sets of hooks and ladders; water supply, wells and cisterns.

ST. MARYS—Population, 1900; 1 hand engine; 2 hose carriages; 400 feet hose in good condition; water supply, 6 cisterns; volunteer fire department, 50 men.

ST. PARIS—Population, 100; no fire protection.

STEUBENVILLE—Population, 12,093; 2 steam engines; 1 hook and ladder truck; 5 hose carriages; 1800 feet rubber hose in good condition; 600 feet leather, good; water works; 2 reservoirs; 220 hydrants; 64 men paid part time; 4 horses.

SUGAR TREE RIDGE—Population, 1012; no fire protection.

TIFFIN—Population, 7879; 2 steam engines; 1 hand engine; 2 hook and ladder trucks; 6 hose carriages; 1800 feet rubber hose in good condition; 400 feet poor; 700 feet cotton, good; water works, Holly system; 15 miles mains; 98 hydrants; 2 men paid full time; 118 volunteers; 2 horses.

TIPPECANOE—Population, 1400; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet rubber hose in good condition; water supply, 6 cisterns; volunteer fire department, 60 men.

TOLEDO—Population, 50,143; 6 steam engines; 1 hook and ladder truck; 6 hose carriages; 8000 feet rubber hose in good condition; 1000 feet cotton good; 1000 feet linen, good; water works, stand pipe, 7,000,000 gallons capacity; 147 miles of mains; 350 hydrants; 46 cisterns; fire alarm telegraph, 50 street boxes; 27 men paid full time; 22 men part; 16 horses.

TROY—Population, 3005; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 1700 feet leather hose in poor condition; water supply, wells and cisterns; volunteer fire department, 127 men.

UHRICHSVILLE—Population, 2790; no fire protection.

UNION CITY—Population, 1439; no fire protection.

UPPER SANDUSKY—Population, 3545; 1 steam engine; 1 chemical engine; 2 hook and ladder trucks; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, 20 cisterns; 12,000 gallons capacity; 2 men paid full time; 113 men part.

URBANA—Population, 8000; 1 steam engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1700 feet rubber hose in good condition; 500 feet poor; 500 feet cotton, good; water works, Holly system and direct pressure; 1,500,000 gallons capacity; 9 miles mains; 70 hydrants; 2 men paid full time; 6 men part; 112 volunteers; 2 horses; telephone.

UTICA—Population, 1150; 1 hand engine; 6 hook and ladder trucks; 100 feet cotton hose in good condition; 50 feet leather, poor; water supply, wells and creek.

VERMILLION—Population, 1400; 1 hand engine; 1 hose carriage; 500 feet linen hose in good condition; water supply, lake, river; volunteer fire department, 35 men.

VERSAILLES—Population, 7150; no fire protection.

WADSWORTH—Population, 1875; no fire protection.

WAKATOMIKA—Population, 2325; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet rubber hose in good condition; 400 feet poor; water supply, river, 12 cisterns; volunteer fire department, 65 men.

WARREN—Population, 4428; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 3 hose carriages; 2000 feet rubber hose in good condition; water supply, river and 16 cisterns; 3 men paid full time; 50 volunteers; 4 horses.

WASHINGTON—Population, 2115; 1 steam engine; 1 chemical engine; 2 chemical extinguisherss; 2 hook and ladder trucks; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, 4 cisterns, 160,000 gallons capacity; 1 mile of street mains and supply pipes; 1 hydrant; volunteer fire department, 75 men.

WAUSEON—Population, 2200; 2 hand engines; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet poor; 500 feet cotton, good; water supply, 30 cisterns; volunteer fire department, 70 men.

WAVERLY—Population, 1186; 1 steam engine; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, canal; volunteer fire department, 40 men.

WAYNESBOROUGH—Population, 1325; water works, gravity pressure; 1 reservoir, 4000 gallons capacity per diem; 1 cistern, 2000 gallons; ¾ mile street mains and supply pipes; 24 hydrants; no fire department.

WAYNESVILLE—Population, 1100; water supply. 3 cisterns; 270 barrels capacity; no fire protection.

WELLINGTON—Population, 1811; no fire protection.

WEST LIBERTY—Population, 1650; water supply, mill race; 1 hook and ladder truck; no fire protection.

WESTON—Population, 1150; no fire protection.

WOOSTER—Population, 5847; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 9 hose carriages; 4000 feet rubber hose in good condition; 2000 feet poor; 50 feet cotton, good; water supply. gravity pressure; 1 reservoir, 125,000 gallons capacity; 8½ miles of street mains and supply pipes; 88 hydrants; volunteer fire department, 176 men.

WEST SALEM—Population, 1750; 1 hand engine; 2 hose carriages; 1000 feet hose in good condition; water supply, 10 cisterns; volunteer fire department, 42 men.

WEST UNITY—Population, 1025; no fire protection.

WILLOUGHBY—Population, 1050; no fire protection.

WILMINGTON—Population, 2350; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 700 feet rubber hose in good condition; 800 feet poor; water supply, creeks and 10 cisterns, 8 of 250 barrels capacity each, 2 of 1100; volunteer fire department, 80 men.

XENIA—Population, 8700; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2800 feet rubber hose in good condition; 600 feet poor; 100 feet cotton, good; water supply, 31 cisterns and 8 dams, 400 barrels capacity each; 6 men paid full time; 9 part; fire alarm telegraph, 11 street boxes; 7 horses.

YELLOW SPRINGS—Population, 1500; no fire protection.

YOUNGSTOWN—Population, 15,431; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet leather hose in good condition; 1000 feet

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poor; water works, Holly system, 4,000,000 gallons capacity; 15 miles of street mains; 103 hydrants; 2 men paid full time; 43 volunteers; 3 houses.

ZANESVILLE—Population, 18,120; 1 hook and ladder truck; 5 hose carriages; 1533 feet rubber hose in poor condition; 2850 feet leather, good; water works, gravity pressure, river, 3 reservoirs, 5,000,000 gallons capacity; 32 miles mains; 152 hydrants; 11 men paid full time; 5 part; 6 horses; fire alarm telegraph, 21 street boxes.

OREGON.

ALBANY—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet rubber hose in good condition; 1000 feet poor; 400 feet leather, poor; water supply, direct pressure, canal, 8 cisterns, 10,000 gallons capacity each; 3 miles mains; 1 hydrant; volunteer fire department, 130 men.

ASTORIA—Population, 5000; 2 steam engines; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 3 tug boats, fitted for fire boats; 1 stationary steam pump; water supply, river; 1 reservoir, 15,000 gallons capacity; volunteer fire department, 135 men.

DALLES—Population, 4000; 1 steam engine; 1 hand engine; 3 hose carriages; 1000 feet rubber hose; 500 feet leather; water works, gravity pressure, 5 hydrants, 6 cisterns; volunteer fire department, 160 men.

EUGENE—Population, 2000; 1 hook and ladder truck; 1 hose carriage; water supply, wells; 1 man paid part time; 50 volunteers.

JACKSONVILLE—Population, 1000; 1 hook and ladder truck; 2 chemical extinguishers.

OREGON CITY—Population, 2000; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 500 feet cotton, poor; 200 feet leather, poor; water works, direct pumping, 2 reservoirs, 250,000 gallons capacity; 1 mile mains, 12 hydrants; volunteer fire department, 63 men.

PORTLAND—Population, 10,000; 6 steam engines; 4 chemical extinguishers; 2 hook and ladder trucks; 7 hose carriages; 7000 feet rubber hose in good condition; 4000 feet poor; 500 feet leather, good; 500 feet poor; water works, direct pumping; 3 reservoirs, 40,000,000 gallons capacity; 63 cisterns; 14 miles mains; 15 hydrants; 1 man paid full time; 386 volunteers; fire alarm telegraph; 12 street boxes.

SALEM—Population, 5000; 2 hand engines; 8 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 1400 feet leather, good; water works, gravity pressure, river, 1 reservoir, 150,000 gallons capacity; 4 cisterns; 4 miles of mains; 42 hydrants; volunteer fire department, 190 men.

PENNSYLVANIA.

ALBION—Population, 1000; no fire protection.

ALBURTIS—Population, 1500; no fire protection.

ALLEGHENY—Population, 78,681; 7 steam engines; 8 chemical extinguishers; 1 hook and ladder truck; 10 hose carriages; 5000 feet rubber hose in good condition; 3000 feet poor; 7000 feet cotton, good; 1500 feet leather, good; 1000 feet poor; water works, gravity pressure; 1 reservoir; 600 hydrants; paid fire department, 55 men; fire alarm telegraph; 57 street boxes; 27 horses.

ALLENTOWN—Population, 18,063; 4 steam engines; 1 hook and ladder truck; 8 hose carriages; 3500 feet rubber hose in good condition; 550 feet leather, poor; water works, gravity pressure; 18 miles mains; 94 hydrants; 8 men paid full time, 430 volunteers: 10 horses.

ALTOONA—Population, 19,716; 3 steam engines; 1 hook and ladder truck; 7 hose carriages; 300 feet rubber hose in good condition; 100 feet linen, good; 1800 feet leather, good; 1600 feet poor; water works, gravity pressure, 3,500,000 gallons capacity; 2 reservoirs; 17 miles of mains; 75 hydrants; fire alarm telegraph; volunteer fire department, 351 men; 10 horses.

ANNVILLE—Population, 2000; 2 hand engines; 1 hose carriage; 300 feet leather hose in good condition; water supply, wells and cisterns.

ARCHBALD—Population, 2571; 600 feet rubber hose in good condition; water works, gravity pressure; 5 miles of mains; 7 hydrants.

ASHLAND—Population, 8000; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 200 feet poor; 1600 feet leather, good; water works, gravity pressure; 12 miles mains; 30 hydrants; volunteer fire department, 150 men.

ATHENS—Population, 1200; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 250 feet rubber hose in good condition; 400 feet leather, poor; water supply, rivers, 2 cisterns; volunteer fire department, 51 men.

BARNHARTS MILLS—Population, 3000; 1 hose carriage; 800 feet rubber hose in fair condition; water works; 20 hydrants; volunteer fire department, 30 men.

BATH—Population, 1000; no fire protection.

BEAVER—Population, 1500; 1 hand engine; water works, gravity pressure; 20 hydrants; 5 cisterns.

BEAVER FALLS—Population, 3000; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; 900 feet poor; 400 feet linen, poor; water works, Holly system; 7 miles mains; 45 hydrants; 2 men paid part time, 33 volunteers; 5 horses.

BECHTELLSVILLE—Population, 1000; no fire protection.

BEDFORD—Population, 3500; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 200 feet rubber hose in good condition; 900 feet leather, good; volunteer fire department, 94 men.

BEECH CREEK—Population, 1000; no fire protection.

BELLEFONTE—Population, 6000; 1 hand engine; 2 hose carriages, 1200 feet leather hose in good condition; water works; 30 hydrants; volunteer fire department, 120 men.

BELLA VERNON—Population, 1200; no fire protection.

BERLIN—Population, 1500; no fire protection.

BERNVILLE—Population, 1500; no fire protection.

BERWICK—Population, 2000; 1 hand engine; 2 hose carriages; 600 feet linen hose in good condition; water works, gravity pressure; 3 miles mains; 13 hydrants; volunteer fire department, 80 men.

BETHLEHEM—Population, 10,000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2100 feet leather hose in good condition; water works, gravity pressure; 2 miles mains; 24 hydrants; volunteer fire department, 79 men.

BIRDSBOROUGH—Population, 1000; no fire protection.

BIRMINGHAM—Population, 8603; water supply, wells and cisterns.

BLAIRSVILLE—Population, 2000; 2 hand engines; 1 hose carriage; 600 feet rubber hose in good condition; water works, direct pressure; 3 miles mains; 18 hydrants; volunteer fire department, 50 men.

BLOOMSBURGH—Population, 5000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, 400 feet leather hose in good condition; water works, direct pressure; 5 miles mains; 40 double hydrants; volunteer fire department, 70 men.

BLOSSBURGH—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; water supply, river and 4 cisterns; volunteer fire department, 105 men.

BOYERSTOWN—Population, 2500; 1 steam engine;

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2 hose carriages; 1000 feet rubber hose in poor condition; 500 feet leather, good; water works, direct pressure; 12 hydrants; 1 man paid full time; 76 volunteers.

BRADFORD—Population, 10,000; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 950 feet rubber hose in good condition; 2900 feet cotton, good; water works, direct pressure; 15 hydrants; volunteer fire department, 278 men; fire alarm telegraph, 8 street boxes; fire patrol, 54 men.

BRADDOCKS—Population, 3000; no fire protection.

BRIDGEPORT—Population, 1000; no fire protection.

BRISTOL—Population, 5000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet leather hose in good condition; 300 feet poor; water works, gravity pressure; 2½ miles mains; 1 fire plug; volunteer fire department, 125 men.

BROOKVILLE—Population, 4000; 1 hook and ladder truck; water supply, creeks and wells; volunteer fire department, 40 men.

BROWNSVILLE—Population, 3000; no fire protection.

BUTLER—Population, 4500; 2 hose carriages; 1000 feet rubber hose in good condition; water works, gravity pressure; 4½ miles mains; 40 hydrants; volunteer fire department, 60 men.

CAMBRIDGEBOROUGH—Population, 1000; no fire protection.

CANNONSBURGH—Population, 1000; no fire protection.

CANTON—Population, 2000; 1500 feet leather hose; water works; 20 hydrants.

CARBONDALE—Population, 9000; 1 hand engine; 2 hose carriages; 800 feet leather hose in good condition; water works, gravity pressure; 5 miles mains; 30 hydrants; volunteer fire department, 38 men.

CARLISLE—Population, 6500; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1200 feet leather, good; water works, 50 hydrants; volunteer fire department, 750 men.

CARMICHAELS—Population, 1000; no fire protection.

CATASAUQUA—Population, 2800; 2 steam engines; 4 hose carriages; 4000 feet leather hose in good condition; water works, gravity pressure; 5 miles mains; 34 hydrants; volunteer fire department, 100 men.

CATAWISSA—Population, 2000; 1 hand engine.

CHAMBERSBURGH—Population, 6308; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 2500 feet leather hose in good condition; water works, direct pressure; 8 miles mains; 1 reservoir; 60 hydrants; volunteer fire department, 500 men.

CHESTER—Population, 14,996; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition; 1300 feet poor; water works, direct pressure, river, 1 reservoir; 11 miles mains; 64 hydrants; volunteer fire department, 160 men; 3 horses.

CLARION—Population, 1500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; 600 feet leather, good; water works, 10 hydrants; volunteer fire department, 60 men.

CLEARFIELD—Population, 1361; no fire protection.

CLINTON—Population, 1000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; poor hose; water works, 1 reservoir, 4 hydrants; volunteer fire department, 20 men.

COAL VALLEY—Population, 2025; no fire protection.

COATESVILLE—Population, 3800; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in poor condition; 1400 feet leather, good; water works, gravity pressure; 4 miles mains; 50 hydrants; volunteer fire department, 45 men.

COLLEGEVILLE—Population, 1000; no fire protection.

COLUMBIA—Population, 6461; 3 steam engines; 6 hose carriages; 1200 feet cotton and leather hose in good condition; water works, 1 reservoir; 75 hydrants; volunteer fire department, 378 men.

CONNELLSVILLE—Population, 2900; water supply, river and cisterns; no fire protection.

COOPERSBURGH—Population, 1400; no fire protection.

CORRY—Population, 7,000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 800 feet poor; water supply, 10 cisterns; 1 hydrant; 2 men paid full time; 98 volunteers; 2 horses.

COUDERSPORT—Population, 1200; no fire protection.

CUNNINGHAM—Population, 1200; no fire protection.

CURWINSVILLE—Population, 1300; no fire protection.

DALE—Population, 1000; no fire protection.

DANVILLE—Population, 10,000; 1 steam engine; 2 hand engines; 5 hose carriages; 2300 feet leather hose in good condition; 400 feet poor; water works, Holly System, river; 10 miles mains; 100 hydrants; volunteer fire department, 200 men.

DARBY—Population, 1205; no fire protection.

DILLSBURGH—Population, 1000; no fire protection.

DOVER—Population, 1000; 1 hand engine.

DOWNINGTON—Population, 1077; no fire protection.

DOYLESTON—Population, 2000; 1 hose carriage; 100 feet hose in poor condition; water works; 10 hydrants.

DUNCANNON—Population, 1600; 1 hand engine; 2 hose carriages; 950 feet leather hose in good condition; 800 feet poor; water supply, river and wells.

DUNMOORE—Population, 1500; no fire protection.

EASTON—Population, 11,924; 2 steam engines; 1 hook and ladder truck; 5 hose carriages; 3000 feet rubber hose in good condition; 3000 feet cotton, good; 500 feet leather, good; water works, direct pressure; 9 miles of mains; 60 hydrants; 4 men paid full time, 31 part; fire alarm telegraph; 6 street boxes; 6 horses.

EBENSBURGH—Population, 1240; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; volunteer fire department, 50 men.

EDENBURGH—Population, 1050; 1 hose carriage; 600 feet hose in good condition; water works; 10 hydrants; volunteer fire department, 50 men.

ELIZABETH—Population, 3000; no fire protection.

ELK CITY—Population, 1500; no fire protection.

EMPORIUM—Population, 1800; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 500 feet rubber hose in good condition; 300 feet poor; volunteer fire department, 80 men.

ERIE—Population, 27,730; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; 2400 feet rubber hose in good condition; 2200 feet leather, good; water works, direct pressure; 35 miles of mains; 127 hydrants; 3 men paid full time, 44 men part; fire alarm telegraph; 12 street boxes and 5 house boxes; 6 horses.

EVERETT—Population, 2000; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and creek; volunteer fire department, 60 men.

FAYETTE CITY—Population, 1200; no fire protection.

FLEETWOOD—Population, 1000; 1 hand engine; water supply, wells and cisterns.

FOXBURG—Population, 1000; 1 hose carriage;

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500 feet rubber hose in poor condition; 600 feet linen, rubber lined, good; water works, gravity pressure; river, two tanks; 2 miles of mains; 15 double hydrants; volunteer fire department, 40 men.

FRANKLIN—Population, 6000; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 1200 feet rubber hose in good condition; 250 feet poor; 400 feet leather, good; 500 feet poor; water works, gravity pressure; 10 miles mains; 16 hydrants; volunteer fire department, 250 men.

FREEPORT—Population, 2200; no fire protection.

GETTYSBURGH—Population, 4000; 1 hand engine; 1 hose carriage; 350 feet leather hose in good condition; water supply, 1 reservoir.

GIRARD—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet poor; water supply, creek, 1 cistern; volunteer fire department, 50 men.

GIRARDVILLE—Population, 2300; no fire protection.

GLEN ROCK—Population, 1000; water supply, creek; no fire protection.

GREAT BEND—Population, 2000; no fire protection.

GREENCASTLE—Population, 3000; 2 hand engines; 5 chemical extinguishers; 1 hose carriage; 300 feet leather hose in good condition; water supply, 3 cisterns; volunteer fire department, 90 men.

GREENSBURGH—Population, 5000; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; water supply, wells and springs, volunteer fire department, 150 men.

GREENVILLE—Population, 5000; 1 hand engine; 1 hose carriage; 200 feet leather hose in good condition.

HAMBURGH—Population, 3500; 1 steam engine; 2 hose carriages; 1500 feet leather hose in good condition; 500 feet poor; water supply, river and canal; volunteer fire department, 100 m n.

HANOVER—Population, 5000; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 850 feet leather hose in good condition; water works, gravity pressure; 30 hydrants.

HARRISBURGH—Population, 30,000; 5 steam engines; 1 hook and ladder truck; 7 hose carriages; 2800 feet leather hose in good condition; 1200 feet poor; fire alarm telegraph, 12 street boxes; water works, gravity pressure; 1 reservoir; 254 hydrants; volunteer fire department, 400 men; 16 horses.

HATBOROUGH—Population, 1800; no fire protection.

HAWLEY—population, 2500; no fire protection.

HAZLETON—Population, 7000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet leather hose in good condition; 300 feet poor, water works, gravity and direct pressure, 17 hydrants; volunteer fire department, 42 men.

HELLERTOWN—Population, 1000; no fire protection.

HOLLIDAYSBURGH—Population, 5000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 400 feet linen hose in good condition; 400 feet leather, good; water works, gravity pressure, 6 miles mains, 21 hydrants; volunteer fire department, 200 men.

HONESDALE—Population, 3500, 2 steam engines; 1 hand engine; 4 hose carriages; 1200 feet leather hose, in good condition; 300 feet poor; water works, gravity pressure, creek, canal, 8 hydrants; volunteer fire department, 60 men.

HUGHESVILLE—Population, 2,000; 2 hand engines; 150 feet rubber hose in good condition; volunteer fire department, 50 men.

HUMMELTOWN—Population, 2000; 2 hand engines; water supply, wells and cisterns; volunteer fire department, 200 men.

HUNTINGTON—Population, 3034; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 600 feet poor; 1400 feet leather, good; water supply, river, canal, mill race and creek; volunteer fire department, 170 men.

INDIANA—Population, 4000; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 400 feet rubber hose in good condition; 50 feet leather, good; volunteer fire department, 100 men.

IRWIN—Population, 2500; 1 hand engine; 1 hose carriage; 800 feet rubber hose in good condition; 200 feet poor; water supply, 5 cisterns; volunteer fire department, 50 men.

JAMESTOWN—Population, 1500; 5 chemical extinguishers; no fire protection.

JERSEY SHORE—Population, 3000; 1 hand engine; 1 hose carriage; water supply, river and canal; 500 feet leather hose.

JOHNSTOWN—Population, 10,000; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet cotton hose in good condition; 1,100 feet leather, good; water works, gravity pressure; 28 miles mains, 35 hydrants; 1 man paid part time; 119 volunteers; 2 horses.

JONESTOWN—Population, 200; 1 hand engine; 1 hose carriage; 100 feet leather hose in good condition; water supply, wells and cisterns.

KENNETT—Population, 2500; one hand engine; 1 hose carriage; 600 feet rubber hose in good condition; water works, gravity pressure; 16 hydrants; volunteer fire department, 50 men.

KINGSTON—Population, 1000; 1 worthless hand engine; 1 hose carriage; 300 feet leather hose in good condition.

KITTANNING—Population, 4000; no fire protection.

KNOXVILLE—Population, 1000; no fire protection.

KUTSTOWN—Population, 3500; 2 hand engines;

LANCASTER—Population, 25,769; 7 steam engines; 1 hook and ladder truck; 9 hose carriages; 4400 feet rubber hose in good condition; 2350 feet poor; 350 feet leather, good; 450 feet poor; water works, direct pressure; 29 miles mains; 336 hydrants; volunteer fire department, 760 men; 7 horses.

LANSDALE—Population, 1075; no fire protection.

LATROBE—Population, 3000; no fire protection.

LEBANON—Population, 9000; 3 steam engines; 1 1 hook and ladder truck; 9 hose carriages; 2400 feet leather hose in good condition; 1000 feet poor; water works, gravity pressure; 17 miles mains; 74 hydrants; volunteer fire department, 1100 men.

LEECHBURGH—Population, 1000; water supply, river; no fire protection.

LEHIGHTON—Population, 2000; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 25 men.

LEWISBURGH—Population, 5000; 1 steam engine; 1 hand engine; 3 hose carriages; 1000 feet rubber hose in good condition; 200 feet poor, 400 feet cotton, good; 100 feet poor; water supply, river; 3 men paid part time; 97 volunteers.

LEWISTOWN—Population, 6000; 1 steam engine; 2 hook and ladder trucks; 3 hose carriages; 1800 feet rubber hose in good condition; 1800 feet poor; 1800 feet leather, good; 1800 feet poor; water works, gravity pressure; 25 hydrants; 1 man paid part time; 199 volunteers.

LIBERTY—Population, 1000; no fire protection.

LITIZ—Population, 2500; 2 chemical engines; 3 hand engines; 50 feet cotton hose in good condition; water supply, creek; volunteer fire department, 25 men.

LITTLESTOWN—Population, 2000; no fire protection.

LOCK HAVEN—Population, 8500; 1 steam engine 1 hook and ladder truck; 3 hose carriages; water works, gravity pressure; 2 reservoirs; 15 miles mains; 58 hydrants; 3 men paid part time; 72 volunteers; 4 horses.

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LYKENS—Population, 2300; no fire protection.

MAHANOY PLANE—Population, 1500; no fire protection.

MANHEIM—2 hand engines; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet leather, good; 100 feet poor; water supply, wells and cisterns; volunteer fire department, 115 men.

MANSFIELD—Population, 1200; 4 chemical extinguishers; 1 hook and ladder truck; water supply, 2 reservoirs; volunteer fire department, 75 men.

MANSFIELD VALLEY—Population, 3500; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, 500 feet rubber hose in good condition; water supply, 12 cisterns; volunteer fire department, 29 men.

MARIETTA—Population, 3500; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in poor condition; 1300 feet leather, good; 200 feet poor; water works, direct pressure; 4 cisterns; 12 hydrants; volunteer fire department, 80 men.

MARTINSBURGH—Population, 1500; no fire protection.

MAUCH CHUNK—Population, 5000; 1 steam engine; 1 hand engine; 6 hook and ladder trucks; 3 hose carriages; 900 feet rubber hose in good condition; 500 feet leather, good; water supply, 3 cisterns; volunteer fire department, 250 men.

MCKEESPORT—Population, 11,000; 1 hook and ladder truck.

MCVEYTON—Population, 1000; no fire protection.

MEADVILLE—Population, 10,000; 1 steam engine; 1 hook and ladder truck; 7 hose carriages; 3000 feet rubber hose in good condition; 500 feet cotton, good; 1200 feet leather, poor; water works, gravity pressure; 15 miles mains; 87 hydrants; volunteer fire department, 265 men; 2 horses.

MECHANICSBURGH—Population, 5000; 1 steam engine; 1 hand engine; 2 hose carriages; 650 feet rubber hose in good condition; 800 feet leather, fair; water works, gravity pressure; 1 reservoir; 22 hydrants; volunteer fire department, 100 men.

MEDIA—Population, 3,400; 6 chemical extinguishers; 1 hose carriage; 300 feet rubber hose in good condition; water works, direct pressure; 4 miles mains; 10 hydrants.

MERCER—Population, 3000; 1 hand engine; 1 hook and ladder truck; 300 feet rubber hose in good condition; water supply, cisterns; volunteer fire department, 25 men.

MERCERSBURGH—Population, 1500; 1 hand engine.

MESHOPPEN—Population, 1000; 500 feet rubber hose in good condition; water supply, gravity pressure; 1 reservoir, 5 miles of street mains and street pipes; 12 hydrants; no fire protection.

MEYERSTOWN—Population, 1500; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 400 feet leather, good; volunteer fire department, 150 men.

MIDDLETOWN—Population, 5000; 1 steam engine; 1 hand engine; 3 hose carriages; 200 feet rubber hose in good condition; 800 feet poor; 50 feet cotton, good; 500 feet leather, poor; water supply, wells and cisterns; volunteer fire department, 100 men.

MIFFLINBURGH—Population, 2300; 1 hook and ladder truck.

MIFFLINTOWN—Population, 2500; 1 hand engine; 3 hook and ladder trucks; water supply, canal; 600 feet leather hose in poor condition.

MILESBURGA—Population, 1200; no fire protection.

MILFORD—Population, 1000; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; water works, gravity pressure, 4 miles mains; 17 hydrants; volunteer fire department, 75 men.

MILLERSBURGH—Population, 2000; no fire protection.

MILLERSTOWN—Population, 2000; no fire protection.

MILLERSVILLE—Population, 1180; no fire protection.

MILTON—Population, 5000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 5000 feet rubber hose in good condition; 200 feet poor; 1000 feet leather, good; water supply, river and canal; 15 men paid part time.

MINERSVILLE—Population, 5000; 1 hook and ladder truck; 3 hose carriages; 600 feet rubber hose in good condition; 800 feet leather, good; 200 feet poor; water works, gravity pressure; creek, 1 reservoir, 3 miles mains; volunteer fire department, 200 men.

MONONGAHELA—Population, 3000; 1 hook and ladder truck.

MONTOURSVLLE—Population, 2000; no fire protection.

MONTROSE—Population, 3000; 3 hand engines; 5 hose carriages; 1000 feet leather hose in good condition; 500 feet poor; water supply, 10 cisterns; volunteer fire department, 100 men.

MORRIS—Population, 2550; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet leather hose in good condition; water works, gravity pressure; 4 hydrants; volunteer fire department, 46 men.

MORRISVILLE—Population, 1200; no fire protection.

MOUNT CARMEL—Populaeion, 1500; no fire protection.

MOUNT JOY—Population, 3000; 1 hand engine; 1 hose carriage; 500 feet linen hose in good condition; 508 feet leather, good; 200 feet poor; water works, direct pressure; 5 miles mains; 40 hydrants; volunteer fire department, 65 men.

MOUNT PLEASANT—Population 2500; 2 hand engines; 1 hook and ladder truck; 100 feet rubber hose in good condition; 75 feet poor; water supply, 1 cistern; volunteer fire department, 60 men.

MUNCY—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 200 feet poor; 100 feet leather, good; water supply, canal; volunteer fire department, 70 men; 2 horses.

MYERSDALE—Population, 2500; no fire protection.

NAZARETH—Population, 2000; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 1 reservoir; 7 hydrants; good leather hose.

NEW BERLIN—Population, 1200; 1 hand engine; 1 hook and ladder truck; water supply, creek.

NEWBERRY—Population, 1200; no fire protection.

NEW BETHLEHEM—Population, 1200; 1 chemical engine; 4 chemical extinguishers; volunteer fire department, 20 men.

NEW BLOOMFIELD—Population, 1500; no fire protection.

NEW BRIGHTON—Population, 3500; 1 hand engine; 3 hose carriages; 800 feet rubber hose in good condition; 400 feet cotton, good; 100 feet poor; 500 feet leather, poor; water works, direct pressure; 8 miles mains; 50 hydrants; volunteer fire department, 50 men.

NEW CASTLE—Population, 7000; 1 steam engine; 1 hand engine; 2 hook and ladder trucks; 4 hose carriages; 1600 feet rubber hose in good condition; 1000 feet cotton, good; water supply, river, volunteer fire department, 123 men.

NEW HOLLAND—Population, 1500; no fire protection.

NEW HOPE—Population, 1500; 2 steam engines; 1 hand engine; 2 hose carriages; 900 feet leather hose in good condition; water supply, river and canal; volunteer fire department, 60 men.

NEW OXFORD—Population, 1500; buckets and hooks and ladders.

NEWPORT—Population, 2500; no fire protection.

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NEWTOWN—Population, 3500; 2 hand engines; 1 hose carriage; 750 feet leather hose in good condition; water supply, creek and 6 cisterns; volunteer fire department, 50 men.

NEWVILLE—Population, 3000; 3 hand engines; 1 hose carriage; 800 feet leather hose in good condition; 200 feet poor; water supply, wells and cisterns; volunteer fire department, 200 men.

NORRISTOWN—Population, 13,064; 3 steam engines; 1 hand engine; 1 hook and ladder truck; 7 hose carriages; 200 feet linen hose in good condition; 400 feet leather, good; 1000 feet poor; water works, direct pressure; river, 30 miles mains, 90 hydrants; 1 man paid full time; 6 men part; 500 volunteers; 2 horses.

NORTHEAST—Population, 2500; no fire protection.

NORTHUMBERLAND—Population, 3000; 1 hook and ladder truck; water supply, river and canal; volunteer fire department, 30 men.

NORTH WALES—Population, 1500; no fire protection.

OIL CITY—Population, 6000; 3 steam engines; 2 hook and ladder trucks; 4 hose carriages; 2500 feet rubber hose in good condition; 1000 feet poor; water works, gravity and direct pressure; 8 miles mains; 73 hydrants; volunteer fire department, 200 men.

OSCEOLA MILLS—Population, 2500; no fire protection.

OXFORD—Population, 3000; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet leather hose in good condition; 200 feet poor; water supply, gravity pressure; 4 miles mains; 21 hydrants; volunteer fire department, 60 men.

PARKER—Population, 5000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1600 feet rubber hose in good condition; water works, gravity pressure; 5 miles mains; 28 hydrants; volunteer fire departmen , 42 men.

PARKERSBURG—Population, 2500; no fire protection.

PETROLEUM CENTRE—Population, 1500; no fire protection.

PETROLIA—Population, 1500; 2 hose carriages; 1200 feet rubber hose in good condition; water works, 10 hydrants; volunteer fire department, 56 men.

PHILADELPHIA—Population, 846,984; 35 steam engines; 4 hand engines; 8 hook and ladder trucks; 30 hose carriages; 45,000 feet rubber hose in fair condition; water works, gravity pressure, 100,000,000 gallons capacity; 8 reservoirs; 700 miles of mains; 5700 hydrants; fire alarm telegraph, 212 street boxes; paid fire department, 429 men; horses.

PHILLIPSBURG—Population, 3000; 2 hand engines; 6 chemical extinguishers; 260 feet rubber hose in good condition; 250 feet leather, good; water supply, creek.

PHOENIXVILLE—Population, 5000; 1 hook and ladder truck; 3 hose carriages; 500 feet cotton hose in good condition; 1800 feet leather, good; water works, gravity pressure, river; 12 miles mains; 130 hydrants; volunteer fire department, 80 men.

PINE GROVE—Population, 2000; no fire protection.

PITTSBURGH—Population, 150,000; 12 steam engines; 3 hook and ladder trucks; 14 hose carriages; 20,000 feet cotton hose; water works, gravity pressure; 20,000,000 gallons capacity; 3 reservoirs; 111 miles of mains; 912 hydrants; fire alarm telegraph, 121 street boxes; paid fire department, 126 men; 56 horses.

PITTSTON—Population, 10,000; 1 steam engine; 2 hose carriages; 2000 feet hose in good condition; water works, gravity pressure, 2,000,000 gallons capacity; 2 reservoirs; 50 hydrants; volunteer fire department, 100 men; 2 horses.

PORT ALLEGHENY—Population, 1500; no fire protection.

PORT CARBON—Population, 2251; no fire protection.

PORTLAND—Population, 1500; no fire protection.

PORT ROYAL—Population, 1500; no fire protection.

POTTSTOWN—Population, 7500; 2 steam engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 2000 feet leather, good; 500 feet poor; water works, gravity pressure, river; 7 miles mains; 42 hydrants; volunteer fire department, 306 men.

QUAKERTOWN—Population, 2200; no fire protection.

READING—Population, 43,280; 9 steam engines; 8 chemical extinguishers; 3 hook and ladder trucks; 9 hose carriages; 9150 feet leather hose in good condition; 1370 feet poor; water works, gravity pressure; 51 miles mains; 375 hydrants; drivers paid part time; 1890 volunteers; fire alarm telegraph, 31 street boxes; 20 horses.

RENOVO—Population, 3000; 2 hose carriages; water works, gravity pressure; 1 reservoir; 4 miles of mains; 30 hydrants; volunteer fire department, 125 men.

REYNOLDSVILLE—Population, 2000; no fire protection.

RIDGEWAY——Population, 1500; no fire protection.

ROCHESTER—Population, 3000; no fire protection.

ROUSEVILLE—Population, 1500; 1 steam engine; 600 feet rubber hose in good condition; 500 feet poor; water supply, 2 tanks and creek.

SALTSBURGH—Population, 2000; no fire protection.

SCHUYLKILL HAVEN—Population, 4000; no fire protection.

SCRANTON—Population, 45,850; 4 steam engines; 3 hand engines; 1 hook and ladder truck; 13 hose carriages; 3500 feet rubber hose in good condition; 1500 feet poor; 500 feet cotton, good; 1000 feet leather, good; 800 feet poor; water works, gravity pressure; 35 miles mains; 121 hydrants; 9 men paid part time; 312 volunteers; 8 horses.

SELINS GROVE—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 73 feet poor; 175 feet leather, good; water supply, river and creek; 3 men paid full time; 77 volunteers.

SEWICKLEY—Population, 1800; 4 chemical extinguishers; 1 hose carriage; 800 feet linen hose in good condition; water works, gravity pressure; 9 miles mains; 48 hydrants; volunteer fire department, 20 men.

SHAEFFERSTOWN—Population, 1500; 1 chemical engine; 100 feet rubber hose in good condition; water supply, gravity pressure; ½ mile of mains; volunteer fire department, 70 men.

SHAMOKIN—Population, 1500; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose in good condition; water works, gravity pressure, 750,000 gallons capacity; 1 reservoir; 15 miles of mains; 20 hydrants; volunteer fire department, 150 men.

SHARON—Population, 6000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water supply, river, canal, 3 cisterns; 2 men paid full time; 1 man part; 97 volunteers, 2 horses; fire patrol, 40 men.

SHARPSBURGH—Population, 2000; 1 hook and ladder truck; 1 hose carriage; volunteer fire department, 15 men.

SHARPSVILLE—Population, 1500; no fire protection.

SHENANDOAH—Population, 10,148; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2050 feet leather hose in good condition; water works, gravity pressure; 5 reservoirs; 24 hydrants; volunteer fire department, 130 men.

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SHICKSHINNY—Population, 1200; no fire protection.

SHIPPENSBURGH—Population, 5000; 1 steam engine; 2 hand engines; 2 hose carriages; 1000 feet leather hose in good condition; volunteer fire department, 100 men.

SLATINGTON—Population, 4000; 1 hand engine, useless; 4 chemical extinguishers; 1 hose carriage; water supply, springs.

SOMERSET—Population, 2000; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 150 feet rubber hose in good condition; volunteer fire department, 32 men.

SPRING CITY—Population, 1000; no fire protection.

ST. CLAIR—Population, 4000; 2 hose carriages; 1500 feet leather hose in good condition; water works, gravity pressure; 40 hydrants; volunteer fire department, 40 men.

ST. MARY'S—Population, 3000; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 100 feet rubber hose in good condition; 700 feet cotton, good; 200 feet leather, good; water supply, creek and wells; volunteer fire department, 180 men.

ST. PETERSBURGH—Population, 2000; 1 hose carriage; 500 feet rubber hose in good condition; water works, gravity pressure; 2 reservoirs; 15 hydrants.

STRASBURGH—Population, 2000; 2 hand engines; 1 hose carriage; 300 feet rubber hose in good condition.

STROUDSBURGH—Population, 5000; 1 steam engine; 1 hand engine; 2 hose carriages; 1500 feet leather hose in fair condition; water works, gravity pressure; 1 reservoir; 14 hydrants; volunteer fire department, 32 men.

SUGAR GROVE—Population, 2500; 2 chemical extinguishers.

SUNBURY—Population, 6000; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 800 feet rubber hose in poor condition; 500 feet cotton, good; 1000 feet linen, good; water supply, wells and creek; volunteer fire department, 350 men; 2 horses.

SUSQUEHANA—Population, 3500; 1 hose carriage; 700 feet leather hose in good condition; water works, gravity pressure; 1 reservoir; 15 hydrants; volunteer fire department, 32 men.

TAMAQUA—Population, 7000; 1 steam engine; 3 hose carriages; 1500 feet rubber hose in good condition; 600 feet poor; 500 feet linen, good; 500 feet leather, good; water works, Holly system, gravity pressure; 11 miles mains; 59 hydrants; volunteer fire department, 75 men.

TARENTUM—Population, 1500; no fire protection.

TIDIOUTE—Population, 3000; 1 hand engine; 3 hose carriages; 700 feet rubber hose in good condition; 200 feet cotton, good; 300 feet linen, good; water works, gravity pressure, river; 1 reservoir; 10 miles mains; 15 hydrants; volunteer fire department, 30 men.

TIOGA—Population, 3000; 1 hook and ladder truck; 1 hose carriage; 800 feet hose in good condition; water works, gravity pressure; 1 reservoir; 17 hydrants; volunteer fire department, 52 men.

TIONESTA—Population, 1500; no fire protection.

TITUSVILLE—Population, 10,000; 2 steam engines; 1 hook and ladder truck; 7 hose carriages; 2100 feet rubber hose in good condition; 900 feet poor; water works, Holly system; 6 miles mains; 63 hydrants; volunteer fire department, 154 men; 2 horses; fire patrol, 40 volunteers.

TOWANDA—Population, 5500; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 2000 feet cotton hose in good condition; water supply, river, wells and 6 cisterns; volunteer fire department, 308 men.

TREMONT—Population, 3000; 1 steam engine; 2 hose carriages; 800 feet rubber hose in good condition; 200 feet leather, good; water supply, river, 4 hydrants and 2 cisterns; volunteer fire department, 50 men.

TROY—Population, 2000; 1 steam engine; 2 hose carriages; 1200 feet rubber hose in good condition; 500 feet leather, good; water supply, 2 creeks and 3 cisterns; volunteer fire department, 50 men.

TUNKHAMMOCK—Population, 2500; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2800 feet hose in good condition; water works, gravity pressure; 2 reservoirs; 5 miles of mains; 28 hydrants; volunteer fire department, 227 men.

TYRONE—Population, 5000; 1 steam engine; 2 hose carriages; 500 feet rubber hose in good condition; 264 feet leather, good; 250 feet poor; water works, gravity pressure; 3½ miles mains; 25 hydrants; volunteer fire department, 74 men.

UNION CITY—Population, 3600; 1 hand engine; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose in good condition; 100 feet poor; water supply, wells; volunteer fire department, 25 men.

UNIONTOWN—Population, 4000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 750 feet leather hose in good condition; 400 feet poor; water supply, creek, mill race and 1 cistern.

WARREN—Population, 5000; 1 steam engine; 1 hand engine; 3 hose carriages; 1600 feet hose in poor condition; water supply, river and creek; volunteer fire department, 75 men.

WASHINGTON—Population, 5000; 1 steam engine; 1 hand engine; 12 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 300 feet rubber hose in good condition; 1000 feet poor; 1500 feet linen, good; water supply, 20 cisterns; 12 men paid part time; 78 volunteers.

WATERFORD—Population, 1000; 1 hand engine; 320 feet rubber hose in good condition; 100 feet poor; water supply, 1 reservoir.

WATSONTOWN—Population, 2300; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet poor; 1000 feet leather, good; water supply, canal; 4 reservoirs; volunteer fire department, 100 men.

WAYNESBOROUGH—Population, 3000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; volunteer fire department, 125 men.

WAYNESBURGH—Population, 1200; no fire protection.

WELLSPORT—Population, 1200; no fire protection.

WELLSBOROUGH—Population, 3000; 1 hand engine; 8 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet cotton hose in good condition; 50 feet poor; 150 feet leather, good; 150 feet poor; water supply, 12 cisterns; 130 men paid part time; 30 volunteers.

WEST CHESTER—Population, 10,000; 3 steam engines; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 400 feet poor; 609 feet linen, poor; 400 feet leather, good; water works, direct pressure, creek; 1 reservoir; 8 miles mains; 85 hydrants; 15 men paid part time; 185 volunteers.

WEST MIDDLESEX—Population, 1500; no fire protection.

WEST NEWTON—Population, 1500; no fire protection.

WHITE HAVEN—Population, 2500; 1 steam engine; 3 hose carriages; 1500 feet rubber hose in good condition; volunteer fire department, 60 men.

WILKESBARRE—Population, 23,339; 2 steam engines; 1 hook and ladder truck; 7 hose carriages; 2000 feet linen hose in good condition; 300 feet poor; 3350 feet leather, good; 700 feet poor; water works, gravity pressure; 2 reservoirs; 33¼ miles mains;

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150 hydrants; 4 men paid full time; 96 men part; 4 horses.

WILLIAMSBURGH—Population, 1500; no fire protection.

WILLIAMSPORT—Population, 18,934; 4 steam engines; 1 hook and ladder truck; 4 hose carriages; 4800 feet leather hose in good condition; water works, gravity pressure; 2 reservoirs; 178 hydrants; 11 men paid full time; 25 men part; fire alarm telegraph, 14 street boxes; 10 horses.

WILLIAMSTOWN—Population, 1500; no fire protection.

WOLMSDORF—Population, 1500; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 300 feet leather hose in poor condition.

WOODBURGH—Population, 1200; no fire protection.

WRIGHTSVILE—Population, 2500; no fire protection.

WYALUSING—Population, 1200; 1 hook and ladder truck; water supply, 2 cisterns; volunteer fire department, 21 men.

YARDLEYVILLE—Population, 1200; no fire protection.

YORK—Population, 15,000; 4 steam engines; 1 hand engine; 1 hook and ladder truck; 10 hose carriages; 1500 feet leather hose in good condition; 2400 feet poor; water works, gravity pressure; 2 reservoirs; 10 miles of mains; 75 hydrants; volunteer fire department, 300 men.

YOUNGSVILLE—Population, 1200; 3 chemical extinguishers.

RHODE ISLAND.

ARCTIC—Population, 1173; 1 steam engine; 1 hose carriage; 1400 feet hose in good condition; volunteer fire department, 50 men.

BRISTOL—Population, 6028; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 8 hose carriages; 2000 feet linen hose in good condition; 1000 feet leather, good; water works, direct pressure; 1 reservoir; 42 hydrants; volunteer fire department, 116 men.

CENTRAL FALLS—Population, 5000; 1 steam engine; 2 hose carriages; assortment of ladders; 1800 feet rubber hose in good condition; 400 feet leather, good; water works, gravity and direct pressure; 8½ miles mains; 59 hydrants; 2 men paid full time; 223 volunteers.

CRANSTON—Population, 5942; 1 steam engine; 1 hose carriage; 2800 feet hose in good condition; volunteer fire department, 50 men.

EAST GREENWICH—Population, 2887; 1 hand engine.

EAST PROVIDENCE—Population, 5056; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 950 feet linen hose in good condition; 300 feet leather, poor; water supply, river and cisterns; volunteer fire department, 100 men.

HOPE VALLEY—Population, 1500; no fire protection.

LINCOLN—Population, 13,765; 1 steam engine; 1 hose carriage; 2500 feet hose in good condition. volunteer fire department, 100 men.

LONSDALE—Population, 1463; no fire protection.

MANVILLE—Population, 1676; no fire protection.

NARRAGANSETT PIER—Population, 1000; no fire protection.

NATICK—Population, 1651; 1 hand engine; 1 hose carriage; 1000 feet hose in fair condition; volunteer fire department, 60 men.

NEWPORT—Population, 15,693; 4 steam engines; 3 hand engines; 1 hook and ladder truck; 1 chemical extinguisher; 8 hose carriages; 500 feet rubber hose in good condition; 675 feet cotton, good; 6225 feet linen, good; 7025 feet leather, good; water works, 28 cisterns; 30 miles mains; volunteer fire department, 209 men; fire alarm telegraph, 16 street boxes; 18 horses.

OLNEYVILLE—Population, 5000; 1 hose carriage; 1200 feet rubber hose in good condition; 600 feet cotton, good; 600 feet linen, good; water works, 2 reservoirs; 5 miles mains; 35 hydrants; volunteer fire department, 25 men.

PAWTUCKET—Population, 19,030; 4 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 900 feet rubber hose in good condition; 1400 feet cotton, good; 4900 feet leather, good; water works, direct and gravity pressure, river; 38 miles mains; 375 hydrants; 9 men paid full time; 50 men part; fire alarm telegraph, 40 street boxes; 9 horses.

PHENIX—Population, 1000; no fire protection.

PROVIDENCE—Population, 104,852; 8 steam engines; 8 chemical extinguishers; 4 hook and ladder trucks; 15 hose carriages; 12,000 feet rubber hose in good condition; 6000 feet cotton, good; 2000 feet leather, poor; water works, direct and gravity pressure; 152 miles mains; 1116 hydrants; 54 men paid full time; 126 men part; fire alarm telegraph, 114 street boxes; 35 horses; fire patrol, incorporated, 3 permanent men; 3 auxiliary.

VALLEY FALLS—Population, 2606; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 4000 feet rubber and leather hose in good condition; water works, 2 hydrants; 4 cisterns; volunteer fire department, 100 men; 2 horses.

WARREN—Population, 4007; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 600 feet rubber hose in good condition; 200 feet poor; 1000 feet cotton, good; 1000 feet linen, good; 300 feet poor; 600 feet leather, good; water works, direct pressure, river; 3 reservoirs; 3 men paid part time; 97 volunteers.

WATCHEMOKET—Population, 1141; no fire protection.

WESTERLY—Population, 3000; 1 steam engine; 1 hand engine; 2 hose carriages; 300 feet rubber hose in good condition; 7000 feet cotton, good; 590 feet leather, good; water works, direct pressure, river and 4 cisterns; ¾ miles mains; 8 hydrants; 2 men paid part time; 42 volunteers.

WOONSOCKET—Population, 16,053; 2 steam engines; 2 hand engines; 2 hook and ladder trucks; 4 hose carriages; 1500 feet hose in good condition; 1500 feet poor; water works; 3 reservoirs; 89 hydrants; volunteer fire department, 85 men; horses.

SOUTH CAROLINA.

ABBEVILLE—Population, 1884; 1 chemical engine; 1 chemical extinguisher.

AIKEN—Population, 3862; 1 steam engine; 1 hose carriage; water supply, 2 cisterns; volunteer fire department, 60 men.

ANDERSON—Population, 1850; no fire protection.

BEAUFORT—Population, 7,000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose in good condition; 500 feet leather, good; 400 feet poor; volunteer fire department, 40 men.

CAMDEN—Population, 1007; 3 hand engines; 1 hook and ladder truck; 600 feet rubber hose in fair condition; volunteer fire department, 150 men.

CHARLESTON—Population, 50,000, 6 steam engines; 2 hook and ladder trucks; 6 hose carriages; fire alarm telegraph, 70 street boxes; paid fire dept.

CHESTER—Population, 2000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, 800 feet rubber hose in good condition; 700 feet leather, poor; water supply, 8 cisterns; volunteer fire department, 100 men.

COLUMBIA—Population, 10,040; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 8 hose carriages; 2500 feet rubber hose in good condition; 300 feet poor; water works, gravity pressure; 12 miles of mains; 200 hydrants; volunteer fire department, 220 men; 4 horses.

CONWAYBORO—Population, 1400; no fire protection.

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GEORGETOWN—Population, 2500; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose in good condition; 350 feet poor; water supply, river, fire wells; volunteer fire department, 160 men.

GREENVILLE—Population, 3000; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 2500 feet rubber hose in good condition; 500 feet poor; water supply, river; 30 fire wells; volunteer fire department, 200 men.

MARION—Population, 1240; no fire protection.

NEWBERY—Population, 3000; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 45 men.

ORANGEBURG—Population, 1000, 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in poor condition; water supply, 21 cisterns; volunteer fire department, 40 men.

PICKINSVILLE—Population, 1223; no fire protection.

SPARTANBURG—Population, 7000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; water supply, 8 cisterns; volunteer fire department, 80 men.

SUMTER—Population, 2757; 3 hand engines; 3 hose carriages; 850 feet rubber hose in good condition; water supply, 15 fire wells; 35 men paid part time; 90 volunteers.

UNION—Population, 1000; 1 hand engine; 150 feet rubber hose in good condition; volunteer fire department, 31 men.

WINSBOROUGH—Population, 1124; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; water supply, 4 cisterns; volunteer fire department, 100 men.

YORKVILLE—Population, 1330; 1 hand engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; 100 feet poor; 100 feet leather, good; water supply, 1 cistern; volunteer fire department, 50 men.

TENNESSEE.

BRISTOL—Population, 1000; no fire protection.

BROWNSVILLE—Population, 2457; 1 steam engine; 1 chemical engine; 1 hose carriage; 300 feet rubber hose in good condition; water supply, wells; volunteer fire department, 20 men.

CHATTANOOGA—Population, 12,000; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose in good condition; water works, gravity pressure, 2,000,000 gallons capacity; 11 miles of mains; 44 hydrants, 35 men paid part time; 60 volunteers; 2 horses.

CLARKSVILLE—Population, 4500; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2000 feet of rubber hose in good condition; 150 feet poor; water works, direct and gravity pressure; 9 cisterns; 5 miles of mains; 40 hydrants; 1 man paid full time; 72 volunteers.

CLEVELAND—Population, 1658; no fire protection.

COLUMBIA—Population, 4000; 1 steam engine; 1 hand engine; 3 hose carriages; 300 feet rubber hose in good condition; 1000 feet poor; 300 feet leather, good; water works, direct pressure; 8 men paid part time; 60 volunteers.

EDGEFIELD—Population, 4389; no fire protection.

FAYETTEVILLE—Population, 1206; 3 chemical engines; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 36 men.

FRANKLIN—Population, 1552; 1 hand engine; 1 hose carriage; 600 feet leather hose in good condition; water supply, wells and 3 cisterns; volunteer fire department, 30 men.

GALLATIN—Population, 2123; 1 chemical engine; 2 chemical extinguishers; volunteer fire department, 30 men.

GREENVILLE—Population, 1059; no fire protection.

HUMBOLDT—Population, 1500; no fire protection.

JACKSON—Population, 7000; water supply, 6 cisterns; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; volunteer fire department.

KNOXVILLE—Population, 8682; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber and leather hose in good condition; water supply, 13 cisterns; volunteer fire department, 150 men.

LEBANON—Population, 2073; 1 chemical engine; 100 feet hose in fair condition; volunteer fire department, 12 men.

MCMINNVILLE—Population, 1172; no fire protection.

MEMPHIS—Population, 33,593; 4 steam engines; 1 hook and ladder truck; 4 hose carriages; 6000 feet rubber hose in good condition; water works, Holly system, 3,000,000 gallons capacity; 21 miles of mains; 204 hydrants; river; 80 cisterns; fire alarm telegraph; paid fire department, 44 men; horses.

MORRISTOWN—Population, 1200; no fire protection.

MURFREESBOROUGH—Population, 3500; no fire protection.

NASHVILLE—Population, 43,461; 4 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 3200 feet rubber hose in good condition; 300 feet poor; 4000 feet leather, good; 500 feet poor; water works, direct and gravity pressure; 41 miles of mains; 250 hydrants; 25 men paid full time; 14 men part; fire alarm telegraph, 40 street boxes; 17 horses.

PARIS—Population, 1500; no fire protection.

PULASKI—Population, 2070; 1 steam engine; 1 chemical engine; 7 chemical extinguishers; 1 hook and ladder truck; 150 feet rubber hose in good condition; 100 feet poor; volunteer fire dept. 12 men.

SHELBYVILE—Population. 1719; no fire protection.

SPRINGFIELD—Population, 1500; no fire protection.

TRENTON—Population, 1909; no fire protection.

TEXAS.

AUSTIN—Population, 10960; 2 steam engines; 1 chemical engine; 3 hook and ladder trucks; 3 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 2000 feet cotton, good; water works, direct pressure; 10 cisterns; 15 miles mains; 75 hydrants; volunteer fire department, 150 men, 4 horses.

BASTROP—Population, 1199; no fire protection.

BLANCO—Population, 2000; no fire protection.

BRENHAM—Population, 5000; 1 steam engine; 2 hook and ladder trucks; 1 hose carriage; 1000 feet rubber hose in good condition; 500 feet cotton, good; water works, direct pressure; 8 cisterns, 40,000 gallons capacity; 4 hydrants; volunteer fire department, 90 men.

BROWNSVILLE—Population, 4905; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; water supply, river; volunteer fire department, 50 men.

BRYAN—Population, 1500; 2 hand engines; 2 hook and ladder trucks; 2 hose carriages; 500 feet rubber hose in good condition; 300 feet poor; water supply, 2 cisterns; volunteer fire department, 50 men.

CALVERT—Population, 1100; 1 hand engine; 1 hook and ladder truck; 250 feet hose in good condition; water supply, cisterns; volunteer fire department, 35 men.

COLUMBUS—Population, 1125; 1 chemical engine; water supply, river and wells.

CORPUS CHRISTI—Population, 4000; 1 steam

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engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 300 feet cotton, good; water supply, bay; volunteer fire department, 50 men.

DALLAS—Population, 10,358; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water works, stand pipe, 1,000,000 gallons capacity; 1 reservoir; 54 hydrants; 5 cisterns; 8 men paid full time; 100 volunteers; 10 horses.

DENISON—Population, 2000; 1 hook and ladder truck; force pumps; 1000 feet linen hose in good condition; water supply, 3 cisterns; volunteer fire department, 75 men.

EAGLE PASS—Population, 1240; no fire protection.

FORT WORTH—Population, 3000; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1350 feet rubber hose in good condition; water supply, 6 cisterns; volunteer fire department, 60 men; 2 horses.

FREDERICKSBURGH—Population, 1174; 1 hook and ladder truck; volunteer fire department, 65 men.

GALVESTON—Population, 22,253; 6 steam engines; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 2000 feet rubber hose in fair condition; water supply, bay and cisterns; fire alarm telegraph, 20 street boxes; 15 paid men, 300 volunteers; horses.

GONZALES—Population, 1255; no fire protection.

HEMPSTEAD—Population, 1000; 1 steam engine; 10 chemical extinguishers; 1 hook and ladder truck; 250 feet rubber hose in good condition; 250 feet, poor; water supply, 25 cisterns; volunteer fire department, 100 men.

HOUSTON—Population, 18,646; 1 steam engine; 1 hand engine; 2 hook and ladder trucks; 2 hose carriages; 1000 feet rubber hose in poor condition; 500 feet linen, poor; 1000 feet leather, poor; water works, gravity pressure, 3,000,000 gallons capacity; 1 reservoir; 8 miles of mains; 75 hydrants; 6 cisterns; volunteer fire department, 250 men.

HUNTSVILLE—Population, 1599; no fire protection.

INDIANOLA—Population, 1900; no fire protection.

JEFFERSON—Population, 5000; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 2000 rubber hose in good condition; 1000 feet, poor; 400 feet leather, good; water supply, river, 1 cistern; volunteer fire department, 75 men.

LA GRANGE—Population, 1165; 2 hand engines; 1 hose carriage; water supply, 4 cisterns; hose in poor condition; volunteer fire department, 25 men.

LAREDO—Population, 2046; 3 chemical extinguishers; water supply, river.

TEXAS.

MARSHALL—Population, 1920; 1 hand engine; 2 hook and ladder trucks; 6 chemical extinguishers; 1 hose carriage; 1500 feet rubber hose in good condition; 200 feet poor; water supply, creek, 2 cisterns; volunteer fire department, 150 men.

NAVASOTA—Population, 1509; no fire protection.

PARIS—Population, 2000; 1 steam engine; 1 hand engine; 1 chemical extinguisher; hooks and ladders; 1 hose carriage; 700 feet rubber hose in good condition; water supply, 5 cisterns; volunteer fire department, 45 men.

RED OAK—Population, 2442; 1 hand engine.

SAN ANTONIO—Population, 20,561; 2 steam engine; 2 hand engines, 1 chemical engine; 1 chemical engine; 8 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 1100 feet rubber hose in good condition; 600 feet cotton, good; 1800 feet linen, good; water works, direct and gravity pressure; 7½ miles mains; 100 hydrants; 3 men paid full time; 6 men part; 138 volunteers; 4 horses.

SAN ELIZARIO—Population, 1120; no fire protection.

SHERMAN—Population, 2000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 550 feet rubber hose in good condition; 500 feet poor; 800 feet cotton, good; water supply, 6 cisterns; 2 men paid full time; 66 volunteers; 3 horses.

TYLER—Population, 1080; no fire protection.

VICTORIA—Population, 2534; 1 hand engine; 1 hose carriage; 120 feet rubber hose in fair condition; volunteer fire department, 21 men.

WACO—Population, 3008; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; water works, 35 hydrants; volunteer fire department, 80 men.

WAXAHACHIE—Population, 2478; no fire protection.

VERMONT.

BARRE—Population, 1200; 1 hand engine; 2 hose carriages; 300 feet rubber in good condition; 200 feet leather, good; water supply, river and 3 cisterns; volunteer fire department, 60 men.

BARTON—Population, 1000; 1 hand engine; 1 hose carriage; 400 feet linen hose in good condition; water supply, river; volunteer fire department, 30 men.

BELLOWS FALLS—Population, 2500; 1 hand engine; 3 hose carriages; 1000 feet linen hose in poor condition; 250 feet leather, good; water works, gravity pressure; 6 miles mains; 32 hydrants; volunteer fire department, 24 men.

BENNINGTON—Population, 6333; 1 steam engine; 1 hand engine; 3 hose carriages; 450 feet rubber hose in poor condition; 1000 feet linen, good; 450 feet poor; 500 feet leather, poor; water supply, creeks; 2 men paid part time; 98 volunteers.

BETHEL—Population, 1000; no fire protection.

BRADFORD—Population, 1520; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet cotton hose in good condition; 250 feet linen, good; water works, direct pressure; rivers, 12 cisterns; 50 men paid part time.

BRANDON—Population, 3280; 3 hand engines; 3 hose carriages; 750 feet rubber hose in good condition; water works, gravity pressure; 8 miles mains; 35 hydrants; volunteer fire department, 31 men.

BRATTLEBOROUGH—Population, 5880; 3 steam engines: 3 hand engines; 20 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 450 feet rubber hose in good condition; 2500 feet cotton, good; 1500 feet linen, good; 800 feet leather, good; 800 feet poor; water supply, 24 cisterns; volunteer fire department, 376 men.

BRISTOL—Population, 1579; no fire protection.

BURLINGTON—Population, 11,364; 3 hand engines; 1 hook and ladder truck; 10 hose carriages; 400 feet rubber hose in good condition; 2000 feet linen, good; 2000 feet leather, good; water works, direct pressure; lake, 1,500,000 gallons capacity per diem; 25 miles mains; 118 hydrants; volunteer fire department, 291 men.

DANBY—Population, 1400; no fire protection.

DANVILLE—Population, 2003; 1 hand engine; 1 hose carriage; 50 feet leather hose in poor condition; water supply, wells and cisterns.

DERBY LINE—Population, 1000; 2 hand engines; 2 hose carriages; 700 feet cotton hose in good condition; 100 feet leather good; water supply, canal and 25 cisterns; 45 men paid part time; 45 volunteers.

FAIR HAVEN—Population, 2500; 1 hand engine; 1 hose carriage; 500 feet rubber hose in fair condition; volunteer fire department, 30 men.

HYDE PARK—Population, 1624; no fire protection.

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ISLAND POND—Population, 1200; 3 hand engines; 3 hose carriages; 500 feet rubber hose in fair condition; 300 feet leather, fair; 200 feet, linen, fair; volunteer fire department, 50 men.

LYNDON—Population, 2443; no fire protection.

LUDLOW—Population, 2005; 2 hand engines; 1 hose carriage; 1000 feet rubber and linen hose in poor condition; water supply, 3 cisterns; volunteer fire department.

MIDDLEBURY—Population, 2200; 1 steam engine; 1 hand engine; 2 hose carriages; 300 feet rubber hose in good condition; 800 feet leather, good; water supply, creek and 3 cisterns; volunteer fire department, 32 men.

MONTPELIER—Population, 6000; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 800 feet rubber hose in good condition; 400 feet linen, good; 1700 feet leather, good; water supply, 2 creeks and 6 cisterns; volunteer fire department, 225 men.

MORRISVILLE—Population, 1000; 1 chemical engine; 1 hook and ladder truck; water supply, wells, cisterns and creek; volunteer fire department; 51 men.

NEWPORT—Population, 1000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet leather hose in good condition; water works now being constructed; 6 cisterns; 2 miles of mains.

NORTH BENINGTON—Population, 2800; 2 hand engines; 2 chemical extinguishers; 1800 feet rubber hose in good condition; water supply, creek, 4 reservoirs, 1 cistern.

NORTH TROY—Population, 1355; no fire protection.

NORTHFIELD—Population, 2000; 2 hand engines; 1 hook and ladder truck; 1500 feet leather hose in good condition; water supply, 8 cisterns; volunteer fire department, 120 men.

POULTNEY—Population, 2717; no fire protection.

RUTLAND—Population, 12,149; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 700 feet rubber hose in poor condition; 1900 feet cotton, good; water works, gravity pressure; 44 hydrants; volunteer fire department, 250 men; 2 horses.

SOUTH ROYALTON—Population, 1000; no fire protection.

SPRINGFIELD—Population, 3144; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet linen and leather hose in good condition; water supply, 15 cisterns; volunteer fire department, 44 men.

ST. ALBANS—Population, 7193; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in poor condition; 1600 feet leather, good; 1000 feet linen, poor; water works, gravity pressure; 1 reservoir; 12½ miles of mains; 54 hydrants; volunteer fire department, 85 men.

ST. JOHNSBURY—Population, 5800; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 1250 feet cotton hose in good condition; 600 feet linen, good; 1500 feet leather, good; water works, direct pressure; 1 reservoir; 8 miles of mains; 73 hydrants; volunteer fire department, 200 men; fire alarm telegraph, 5 street boxes.

SWANTON—Population, 3079; 1 hand engine; 2 hose carriages; 300 feet rubber hose in good condition; 300 feet poor; 300 feet leather, good; 200 feet poor; water supply, river, 10 cisterns; volunteer fire department, 60 men.

VERGENNES—Population, 1782; 1 hook and ladder truck; 4 hose carriages; 500 feet rubber hose in poor condition; 600 feet cotton, good; 1100 feet leather, good; water works, direct pressure and Holly system; 6 miles of mains; volunteer fire department, 60 men.

WALLINGFORD—Population, 1846; 1 hand engine; 150 feet leather hose in good condition.

WATERBURY—Population, 2297; 2 hand engines; 2 hose carriages; 1400 feet leather hose in good condition; water works, 2 hydrants, 16 cisterns; volunteer fire department, 80 men.

WEST RANDOLPH—Population, 2000; 1 hand engine; 10 chemical extinguishers; 2 hose carriages; 500 feet leather hose in good condition; water supply, river; 50 men paid part time; 5 volunteers.

WINDSOR—Population, 2815; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 850 feet rubber hose in good condition; water works, gravity pressure; 3 miles of mains; volunteer fire department, 42 men.

WOODSTOCK—Population, 2815; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; volunteer fire department, 80 men.

VIRGINIA.

ABINGDON—Population, 1500; no fire protection.

ALEXANDRIA—Population, 13,658; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 400 feet rubber hose in good condition; 1200 feet leather, good; water works, gravity pressure; river; 17 miles of mains; 55 hydrants; 4 men paid full time, 173 volunteers; 4 horses.

BIG LICK—Population, 1000; no fire protection.

BOYDTON—Population, 1000; no fire protection.

CHARLOTTESVILLE—Population, 4000; 1 hand engine; 3000 feet leather hose in poor condition.

CHASE CITY—Population, 1200; no fire protection.

CULPEPER—Population, 1800; no fire protection.

DANVILLE—Population, 5000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; water works, gravity pressure; 1 reservoir; 25 hydrants; volunteer fire department; 40 men.

FARMVILLE—Population, 3000; 2 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hos carriages; 750 feet rubber hose in good condition; 450 feet leather, good; water supply, 10 cisterns; volunteer fire department, 75 men.

FRANKLIN—Population, 1564; no fire protection.

FREDERICKSBURG—Population, 6000; water works, gravity pressure; 6 miles of mains; 200 hydrants; no fire protection.

GORDONSVILLE—Population, 1000; 1 chemical extinguisher.

HALIFAX—Population, 1582; no fire protection.

HAMPTON—Population, 2300; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet rubber and linen hose in good condition; water supply, bay and 6 cisterns; fire alarm telegraph, 3 street boxes; 10 men paid part time; 20 volunteers; 2 horses.

HARRISBURGH—Population, 3000; 3 chemical engines; 4 hand engines; 1 hook and ladder truck; 4 hose carriages; 1200 feet rubber hose in good condition; 500 feet leather, good; volunteer fire department, 120 men.

LEESBURGH—Population, 1800; 2 hand engines; ladders; 2 hose carriages; 850 feet rubber hose in good condition; water supply, spring; 4 miles of mains; 25 men paid part time; 40 volunteers.

LEXINGTON—Population, 3000; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; water works, gravity pressure; 3 miles of mains, 10 hydrants; volunteer fire department, 50 men.

LIBERTY—Population, 1208; no fire protection.

LYNCHBURGH—Population, 15,959; 2 steam engines; 1 hook and ladder truck; 7 hose carriages; 2500 feet leather hose in good condition; water works, gravity pressure; 11 miles of mains; 108 hydrants; 1 man paid full time; 150 volunteers; 2 horses.

MANCHESTER—Population, 3000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 630 feet rubber hose in poor condition; water works, gravity pressure; 1 reservoir; 75 hydrants; volunteer fire department, 26 men.

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MARION—Population, 1500; no fire protection.

NORFOLK—Population, 21,966; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 4 or 5 wrecking and tug boats which can render service; 2000 feet rubber hose in good condition; 500 feet poor; 300 feet cotton, good; 200 feet poor; water works, Holly system; 24 miles mains; 77 hydrants; 6 men paid full time; 38 men part; 4 horses.

OLD POINT—Population, 3000; 1 steam engine; 2 hand engine; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; water supply, bay and 20 cisterns; volunteer fire department, 300 men.

PETERSBURGH—Population, 21,656; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; 450 feet poor; water works, gravity pressure; 12 miles mains; 100 hydrants; 23 men paid part time; telephones and bell; 5 horses.

PORTSMOUTH—Population, 13,000; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 3000 feet rubber hose in good condition; water supply, river and 12 cisterns; 8 men paid full time; 200 volunteers; 5 horses.

RICHMOND—Population, 63,803; 5 steam engines; 1 hand engine; 6 chemical extinguishers; 2 hook and ladder trucks; 7 hose carriages; 2400 feet cotton hose in good condition; 2000 feet leather, good; 1200 feet rubber, poor; 3000 feet leather, poor; water works, gravity pressure; 2 reservoirs; 306 hydrants; fire alarm telegraph, 31 street boxes; paid fire department, 93 men; 21 horses.

SALEM—Population, 1355; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet cotton hose in fair condition; water works, gravity pressure; 1 reservoir; 12 hydrants; volunteer fire department, 25 men.

SUFFOLK—Population, 2000; no fire protection.

WARRENTON—Population, 1000; 1 hook and ladder truck; volunteer fire department, 25 men.

WILLIAMSBURGH—Population, 1392; no fire protection.

WINCHESTER—Population, 5000; 5 hand engines; 1 chemical engine; 1 hook and ladder truck; 2000 feet rubber hose in good condition; 500 feet poor; 500 feet leather, good; 500 feet poor; water works, gravity pressure; 8 cisterns; 15 miles mains; 25 hydrants; volunteer fire department, 500 men.

WYTHEVILLE—Population, 2000; 2 hand engines; 1 hose carriage; 800 feet rubber hose in good condition; 300 feet poor; 200 feet leather, poor; water works, gravity pressure; 2 miles mains; 10 hydrants; volunteer fire department, 30 men.

WOODSTOCK—Population, 1000; 1 hand engine 1 hose carriage; 150 feet rubber hose in good condition; 150 feet leather, poor; water supply, wells and cisterns; volunteer fire department, 35 men.

WEST VIRGINIA.

CHARLESTON—Population, 5000; 1 steam engine; 2 hand engines; — hooks and ladders; 3 hose carriages; 200 feet rubber hose in poor condition; 1500 feet leather, good; 300 feet poor; water supply, 2 rivers, 3 cisterns; 2 men paid full time; 7 men part; 43 volunteers; 3 horses.

CHARLESTOWN—Population, 4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 50 feet poor; 100 feet leather, good; water supply, wells and cisterns; volunteer fire department, 100 men.

CLARKSBURGH—Population, 3000; 1 steam engine; 1 chemical engine; 1 hand engine; hose in good condition; water supply, wells; volunteer fire department, 100 men.

FAIRMONT—Population, 2000; no fire protection.

GRAFTON—Population, 2600; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 50 men.

HARPERS FERRY—Population, 1050; no fire protection.

HUNTINGTON—Population, 4000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, 8 cisterns; volunteer fire department, 78 men.

KEYSER—Population, 1500; no fire protection.

KINGWOOD—Population, 1500; no fire protection.

LEWISBURG—Population, 1100; 1 hook and ladder truck.

MARTINSBURGH—Population, 6000; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 850 feet rubber hose in good condition; 700 feet poor; water works, Holly system; 6 miles of mains; 42 hydrants; volunteer fire department, 115 men.

MASON—Population, 1182; no fire protection.

MORGANTOWN—Population, 1600; hooks and ladders and buckets only.

MOUNDSVILLE—Population, 1500; no fire protection.

NEW CUMBERLAND—Population, 1500; no fire protection.

NEW MARTINSVILLE—Population, 1000; no fire protection.

PARKERSBURG—Population, 7000; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose in good condition; 500 feet poor; water supply, 13 cisterns; 1 man paid full time; 10 men part; 250 volunteers; 2 horses.

PIEDMONT—Population, 2650; 1 chemical engine; 6 chemical extinguishers; 1 hose carriage; 400 feet rubber hose in good condition; water supply, river and wells; volunteer fire department, 14 men.

SHEPARDSTOWN—Population 1600; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber and leather hose in good condition; water supply, 7 cisterns.

WELLSBURGH—Population, 1600; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet leather hose in good condition; 300 feet poor; water supply, river and 4 cisterns.

WESTON—Population, 1500; no fire protection.

WHEELING—Population, 31,266; 3 steam engines; 1 hook and ladder truck; 8 hose carriages; 5000 feet rubber hose in good condition; 950 feet poor; 2000 feet cotton, good; 900 feet leather, good; 900 feet poor; water works, gravity pressure; river; 15 miles of mains; 96 hydrants; fire alarm telegraph, 40 street boxes; 12 men paid full time; 40 men part; 12 horses.

WISCONSIN.

AHNAPEE—Population, 1038; 1 hand engine; 1 hose carriage; 600 feet hose in poor condition; volunteer fire department, 38 men.

APPLETON—Population, 7000; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; water supply, river and 18 cisterns; 2 men paid full time; 47 volunteers; telephone; 2 horses.

ARCADIA—Population, 3167; water supply, river; no fire protection.

AUGUSTA—Population, 1056; no fire protection.

BARABOO—Population, 4594; water supply, river; no fire protection.

BEAVER DAM—Population, 3416; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 500 feet leather, good; water supply, river, creek, 1 cistern; 1 man paid part time; 144 volunteers.

BELOIT—Population, 4790; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and wells and cisterns; volunteer fire department, 175 men.

BERLIN—Population, 3353; 1 hand engines; 1

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hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 105 men.

BLACK RIVER FALLS—Population, 1254; 8 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 400 feet rubber hose in poor condition; 500 feet cotton, good; 300 feet linen, good; water works, river, Holly system, 6 hydrants; volunteer fire department, 30 men.

BOSCOBEL—Population, 1978; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1500 feet leather hose in good condition; water supply, river and 2 cisterns; volunteer fire department, 140 men.

BROADHEAD—Population, 1254; 5 chemical extinguishers; no fire protection.

BURLINGTON—Population, 2738; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet linen, good; water supply, river and 3 cisterns; volunteer fire department, 90 men.

CHIPPEWA FALLS—Population, 3982; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2500 feet rubber hose in good condition; 1000 feet cotton, poor; water supply, river, creek and 3 cisterns; 2 men paid full time; 30 men part; 2 horses.

COLUMBUS—Population, 1900; 2 chemical engines; 1 hook and ladder truck; volunteer fire department, 70 men.

DARLINGTON—Population, 2560; no fire protection.

DELAVAN—Population, 2599; 1 chemical engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 1 steam force pump; 500 feet rubber hose in good condition; 300 feet poor; water supply, 1 reservoir and 3 cisterns; 1 man paid part time; 59 volunteers.

DE PERE—Population, 1911; 1 steam engine; 1 chemical engine; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, river, 2 cisterns; volunteer fire department, 31 men.

DODGEVILLE—Population, 1547; no fire protection.

EAU CLAIR—Population, 10,118; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2400 feet rubber hose in good condition; 200 feet poor; water supply, lake and two rivers; paid fire department, 13 men; 8 horses.

ELKHORN—Population, 1090; 1 chemical extinguisher.

FORT ATKINSON—Population, 3405; no fire protection.

FOND DU LAC—Population, 13,091; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 600 feet poor; 600 feet leather, poor; water supply, river and 75 cisterns fed by pipe; fire alarm telegraph, 4 street boxes; 13 men paid full time; 24 part; 8 horses.

FORT HOWARD—Population, 3083; 1 steam engine; 1 hose carriage; 1300 feet rubber hose in fair condition; water supply, river and 1 cistern; volunteer fire department, 22 men; 2 horses.

FOX LAKE—Population, 1012; no fire protection.

GALESVILLE—Population, 1745; no fire protection.

GENEVA—Population, 2899; 100 feet hose; water supply, lake and force pumps.

GRAND RAPIDS—Population, 1367; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 60 men; 2 horses.

GREEN BAY—Population, 7476; 2 steam engines; 1 hook and ladder truck; 3 hose carriages; 2100 feet rubber hose in good condition; water supply, rivers and 4 cisterns; 4 men paid part time; 33 volunteers.

HUDSON—Population, 2298; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet hose in good condition; volunteer fire department, 56 men.

JANESVILLE—Population, 9018; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; 1500 feet poor; water supply, river and 5 cisterns; 4 men paid full time; 42 part; 20 volunteers; 2 horses.

JEFFERSON—Population, 3788; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1400 feet rubber hose in good condition; water supply, river and 5 cisterns; volunteer fire department, 41 men.

KENOSHA—Population, 5039; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 6 hose carriages; 2000 feet rubber hose in good condition; water supply, artesian wells; 5 miles mains; 20 hydrants; volunteer fire department, 130 men; 2 horses.

KILBOURNE CITY—Population, 1115; no fire protection.

LA CROSSE—Population, 14,505; 2 steam engines; 1 hand engine; 2 chemical extinguishers; 5 hook and ladder trucks; 5 hose carriages; water works, direct pressure; 9 miles mains; 84 hydrants; 3 men paid full time; 3 part; 104 volunteers; 5 horses.

MADISON—Population, 10,325; 2 steam engines; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 2900 feet rubber hose in good condition; water supply, 2 lakes and 18 cisterns; 2 men paid full time; 7 part; 89 volunteers; 6 horses.

MANITOWOC—Population, 6367; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2100 feet rubber hose in good condition; 500 feet poor; water supply, river and 5 cisterns; volunteer fire department, 46 men.

MAUSTON—Population, 1118; no fire protection.

MAZO MANIE—Population, 1635; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; water supply, creek; volunteer fire department, 60 men.

MENASHA—Population, 3170; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 200 feet leather, good; water supply, river and 2 cisterns; volunteer fire department, 125 men.

MILWAUKEE—Population, 115,578; 8 steam engines; 1 chemical engine; 2 hook and ladder trucks; 9 hose carriages; 16,000 feet rubber hose in good condition; 1200 feet cotton, good; water works, reservoir and stand pipe, 16,000,000 gallons capacity; 76 miles of mains; 589 hydrants; fire alarm telegraph, 106 street boxes; paid fire department, 89 men; 35 horses.

MINERAL POINT—Population, 3054; no fire protection.

MONROE—Population, 3293; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 12 feet hose in good condition; water supply, 9 cisterns; volunteer fire department, 76 men.

NEENAH—Population, 4202; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 800 feet rubber hose in good condition; 1000 feet leather, good; water supply, river and 5 cisterns; volunteer fire department, 99 men, 1 man paid full time.

NEW LISBON—Population, 1220; 6 chemical extinguishers.

NEW LONDON—Population, 1682; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, river; volunteer fire department, 75 men.

OCONOMOWOC—Population, 3000; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, 2 lakes and 1 cistern; 1 man paid part time; 59 volunteers.

OCONTO—Population, 4171; 2 steam engines; 1 hand engine; 10 chemical extinguishers; 1 hook

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and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; water supply, direct pressure, river and 8 cisterns; 2 men paid full time; 2 men part; 32 volunteers.

OMRO—Population, 1800; 6 chemical extinguishers; 1 hook and ladder truck; water supply, river, wells and cisterns.

OSHKOSH—Population, 15,749; 3 steam engines; 1 hand engine; 50 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; 3000 feet rubber hose in good condition; 500 feet poor; 800 feet leather, good; water supply, river; 50 cisterns; 28 men paid full time; 50 men part; fire alarm; telegraph; telephone; 13 street boxes; 11 horses.

OZAUKEE—Population, 1500, no fire protection.

PLATTVILLE—Population, 2687; 1 chemical engine; 1 hook and ladder truck; 500 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 140 men.

PLYMOUTH—Population, 1245; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 550 feet rubber hose in good condition; water supply, river; volunteer fire department, 45 men.

PORTAGE CITY—Population, 4346; 1 steam engine; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1000 feet poor; 1000 feet cotton, good; water supply, river; canal; 10 cisterns; 2 men paid full time; 150 volunteers; 2 horses.

PORT WASHINGTON—Population, 2500; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 150 feet rubber hose in good condition; 150 feet poor; 400 feet linen, good; water supply, lake; river; 3 cisterns; volunteer fire department, 75 men.

PRAIRIE DU CHIEN—Population, 2777; 4 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 200 feet rubber hose in condition; 1000 feet linen, good; water supply, good river, artician wells, 27 hydrants; volunteer fire department, 200 men.

PRESCOTT—Population, 1132; 1 hook and ladder truck.

RACINE—Population, 16,031; 2 steam engines; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 700 feet rubber hose in good condition; 300 feet cotton, good; 350 feet linen, good; 1600 feet leather, good; 300 feet poor; water supply, river, lake, artician wells; 6 hydrants; 3 men paid full time; 25 men part; fire alarm telegraph; 7 street boxes; 8 horses.

RIPON—Population, 3117; 1 chemical engine; 1 hook and ladder truck; 300 feet hose in good condition; volunteer fire department, 65 men.

RIVER FALLS—Population, 1916; no fire protection.

SAUK CITY—Population, 1050; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet hose in good condition; water supply, river and 3 cisterns; volunteer fire deparment, 62 men.

SHULSBURGH—Population, 1000; no fire protection.

SPARTA—Population, 3457; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 500 feet cotton, good; water supply, creek and 6 cisterns; 25 men paid part time.

STEVENS POINT—Population, 4449; 1 steam engine; 1 hand engine; 5 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 400 feet, poor; 500 feet cotton, good; water supply, river, 14 cisterns; 2 men paid full time, 73 volunteers; 2 horses.

STOUGHTON—Population, 1207; no fire protection.

TOMAH—Population, 2500; 2 chemical engines; 6 chemical extinguishers; 800 feet rubber hose in good condition; 400 feet linen, good; water supply, wells; volunteer fire department, 50 men.

TWO RIVERS—Population, 1951; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet linen hose in good condition; volunteer fire department, 85 men.

WATERTOWN—Population, 7883; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1750 feet rubber hose in good condition; 1800 feet linen, poor; water supply, river and 5 cisterns; 2 men paid full time, 118 volunteers; fire patrol, incorporated, 20 men.

WAUKESHA—Population, 4000; 4 hand engines; 2 chemical engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2 hand pumps; 800 feet rubber hose in good condition; water supply, river and wells; volunteer fire department, 45 men.

WAUPUN—Population, 2353; 1 chemical engine; 3 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; volunteer fire department, 75 men.

WAUSAU—Population, 2820; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and 12 cisterns; volunteer fire department, 160 men.

WEST BEND—Population, 1225; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; water supply, river and wells;

WEST DEPERE—Population, 2000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 400 feet poor; water supply, river and 2 cisterns; 1 man paid full time; 25 volunteers.

WHITEWATER—Population, 4519; 1 hose carriage; 350 feet rubber hose in good condition; 500 feet cotton, good; water works, Holly system, 4 hydrants; volunteer fire department, 20 men.

WINNECONNE—Population, 1910; no fire protection.

DISTRICT OF COLUMBIA.

WASHINGTON—Population, 147,307; 8 steam engines; 2 chemical extinguishers; 3 hook and ladder trucks; 8 hose carriages; 16,000 feet cotton hose in good condition; water works, gravity pressure; 2 reservoirs; 811 hydrants; fire alarm telegraph; 80 street boxes; paid fire department, 96 men; 34 horses.

ARIZONA.

ARIZONA CITY—Population, 1144; no fire protection.

TUCSON—Population, 3224; no fire protection.

YUMA—Population, 1800; no fire protection.

DAKOTA.

BISMARCK—Population, 2500; 1 chemical engine; 200 feet rubber hose in good condition; water supply, river; volunteer fire department, 50 men.

ELK POINT—Population, 1000; 2 chemical extinguishers; 1 large fire pump mounted on wheels; 200 feet rubber hose in good condition; water supply, 2 cisterns; volunteer fire department, 15 men.

SIOUX FALLS—Population, 1000; 10 chemical extinguishers; water supply, river.

VERMILLION—Population, 1000; force pump; 200 feet rubber hose; water supply, river.

YANKTON—Population, 5000; 1 hook and ladder truck and 100 buckets; volunteer fire department. 30 men.

IDAHO.

BOISE CITY—Population, 1000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet cotton, good; water supply, canal and 6 cisterns; 1 man paid full time, 1 part, 58 volunteers.

SILVER CITY—Population, 1347; 1 hook and ladder truck; 50 feet rubber hose in poor condition; water works, gravity pressure; 1 reservoir; 3 hydrants.

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MONTANA.

HELENA—Population, 3106; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet rubber hose in good condition; water supply, river and 8 cisterns; volunteer fire department, 122 men.

NEW MEXICO.

SANTA FE—Population, 4765; no fire protection.

UTAH.

BRIGHAM CITY—Population, 1315; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose in good condition; 50 feet poor; water supply, creek; volunteer fire department, 50 men.

EPHRAIM CITY—Population, 1167; no fire protection.

LOGAN—Population, 1757; no fire protection.

MANTI—Population, 1239; no fire protection.

MOUNT PLEASANT—Population, 1346; no fire protec ion.

OGDEN CITY—Population, 3127; 1 hand engine; 1 hose carriage; 10 chemical extinguishers; 500 feet rubber hose in poor condition; 600 feet cotton, good; water supply, 4 cisterns; volunteer fire department, 45 men.

PROVO CITY—Population, 2384; no fire protection.

SALT LAKE CITY—Population, 12,854; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 8 hose carriages; 3200 feet rubber hose in good condition; water works, gravity pressure; 102 hydrants; 7 cisterns, 100,000 gallons capacity; 2 men paid full time; 30 men part; 54 volunteers; 2 horses.

SPANISH FORK—Population, 1450; no fire protection.

SILVER REEF—Population, 1000; 1 chemical engine; 200 feet rubber hose in good condition

WASHINGTON.

OLYMPIA—Population, 3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, 8 cisterns; 1 hydrant; volunteer fire department, 52 men.

PORT TOWNSEND—Population, 1200; 1 hand engine; 1 hose carriage; ladders and buckets, 400 feet rubber hose in good condition; water supply, bay and 40 cisterns; volunteer fire department, 30 men.

SEATTLE—Population, 2000; 1 steam engine; 1 hand engine; 1 hose carriage; 1000 feet rubber hose; water supply, three cisterns; volunteer fire department, 34 men.

WALLA WALLA—Population, 2500; 1 steam engine; 1 hand engine; 4 hose carriages; 1800 feet rubber hose in good condi ion; water supply, 22 cisterns; volunteer fire department, 135 men.

WYOMING.

CHEYENNE CITY—Population, 4500; 1 steam engine; 2 chemical extinguishers; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 2500 feet rubber hose in good condition; 1000 feet cotton, good; water works, gravity pressure; 15 hydrants; 4 cisterns; fire alarm telegraph, 10 street boxes; volunteer fire department, 140 men.

EVANSTON—Population, 1500; no fire protection.

LARAMIE CITY—Population, 1500; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 500 feet cotton, good; water works, gravity pressure; 1 reservoir; 14 hydrants; 3 miles mains; volunteer fire department, 100 men.

CANADIAN FIRE DEPARTMENTS.

MANITOBA.

EMERSON—Population, 2000; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

WINNIPEG—Population, 12,000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; water supply, river and cisterns; part paid fire department.

PORTAGE LA PRAIRIE—Population, 1800; 1 steam engine; 1500 feet hose; volunteer company.

NEW BRUNSWICK.

FREDERICKTON—Population, 7000; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; rubber, cotton and leather hose in fair condition; water supply, river and cisterns; volunteer fire department.

MONCTON—Population, 5000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2300 feet rubber hose in fair condition; water works, gravity pressure; 17 hydrants; railway shops fitted with steam pump and hose, called into service at request of chief; volunteer fire department.

NEWCASTLE—Population, 4000; 1 steam engine; 2 hose carriages, 2000 feet rubber and leather hose; water supply, good; volunteer fire department.

ST. JOHN—Population, 42,000; 4 steam engines; 1 hook and ladder truck; 6 hose carriages; 7000 feet rubber, cotton and leather hose in good condition; water works, gravity pressure; 43 miles of mains; 265 hydrants; fire alarm telegraph; part paid fire department; horses.

NOVA SCOTIA.

DARTMOUTH—Population, 5000; 1 steam engine; 3 hand engines; 4 hose carriages; 1000 feet rubber hose in good condition; 1200 feet leather, good; water supply, harbor, lakes and canal; volunteer fire department.

HALIFAX—Population, 35,000; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 10 hose carriages; 3000 feet rubber hose in good condition; 3500 feet leather, good; water works, gravity pressure; 45 miles of mains; 314 hydrants; fire alarm telegraph; part paid fire department.

NEW GLASGOW—Population, 4000; 1 steam engine; 1 hand engine; 6 hose carriages; 1000 feet rubber hose in good condition; 900 feet leather, good; 500 feet cotton, good; water supply, river and cisterns; volunteer fire department.

PICTOU—Population, 6500; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in good condition; 850 feet leather, good; water supply, harbor, cisterns and wells; volunteer fire department.

TRURO—Population, 5000; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 500 feet cotton; water works, direct pressure; 4 miles of mains; 30 hydrants; fire alarm telegraph; volunteer fire department.

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WINDSOR—Population, 3000; 1 hand engine; 1 hose carriage; hose in poor condition; water supply, river and wells.

YARMOUTH—Population, 3500; 2 steam engines; 3 hand engines; 2000 rubber hose in good condition; water supply, harbor, pond and wells; volunteer fire department.

ONTARIO.

ALMONTE—Population, 3500; 1 hand engine; 2 hose carriages; 1200 feet hose; water supply, river and cisterns, volunteer fire department, 60 men.

AMHERSTBURGH—Population, 1500; 1 steam engine; 1 hand engine; 1 hose carriage; 400 feet leather hose in good condition; 1500 feet cotton, good; volunteer fire department.

ARNPRIOR—Population, 3000; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber hose in poor condition; water supply, river and cisterns; volunteer fire department, 50 men.

AYLMER—Population, 2000; 1 hand engine; leather hose in poor condition; volunteer fire department.

BARRIE—Population, 4000; 1 steam engine; 2 hose carriages; rubber and leather hose in fair condition; water supply, bay and cisterns; volunteer fire department.

BELLEVILLE—Population, 10,500; 2 steam engines; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in good condition; 1500 feet poor; water supply, river and cisterns; volunteer fire department, 150 men.

BERLIN—Population, 3600; 1 steam engine; 2 hose carriages; rubber hose in fair condition; water supply, cisterns; volunteer fire department.

BOBCAYGEON—Population, 1800; 2 hand engines; leather hose; water supply, river and cisterns; volunteer fire department.

BOWMANVILLE—Population, 2500; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

BRAMPTON—Population, 4000; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; water supply, creek and cisterns; volunteer fire department.

BRANTFORD—Population, 4000; 3 hose carriages; hose in good condition; water works, direct pressure; volunteer fire department.

BRIGHTON—Population, 1600; no fire protection.

BROCKVILLE—Population, 7000; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, river and cisterns; volunteer fire department, 220 men.

CAMPBELLFORD—Population, 1400; 1 hand engine.

CARLTON PLACE—Population, 2200; 1 hand engine; 2 hose carriages; 600 feet leather hose; water supply, river and cisterns.

CHATHAM—Population, 6500; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; rubber and leather hose in fair condition; water supply, river and cisterns; volunteer fire department; paid department to be organized.

COBOURG—Population, 6500; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; rubber hose in good condition; water supply, lake and cisterns; volunteer fire department.

COLBORNE—Population, 1800; 1 hand engine in poor condition; no organization.

COLLINGWOOD—Population, 5500; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; 1000 feet poor; water supply, bay; volunteer fire department.

CORNWALL—Population, 5000; 1 steam engine; 2 hose carriages; rubber hose in poor condition; water supply, river and cisterns; volunteer fire department.

DUNNVILLE—Population, 2800; 1 steam engine; 1 hose carriage; rubber hose in poor condition: water supply, canal; volunteer fire department.

ELORA—Population, 2600; 1 hand engine; 2 hose carriages; leather hose; water supply, river; volunteer fire department.

EXETER—Population, 3000; 1 hand engine; 1 hose carriage; leather hose; water supply, canal; volunteer fire department.

GALT—Population, 5500; 1 steam engine; 2 hose carriages; rubber and leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

GANONOQUE—Population, 2800; 2 hose carriages; linen hose in good condition; water works, mains only in principal street; volunteer fire department.

GODERICH—Population, 5000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; rubber hose in fair condition; water supply, lake and cisterns; volunteer fire department.

GUELPH—Population, 11,000; 1 steam engine; 4 hose carriages; hose in poor condition; water supply, cisterns; water works on direct pressure; volunteer fire department.

HAMILTON—Population, 30,000; 1 hook and ladder truck; 8 hose carriages; 3000 feet rubber and cotton hose in good condition; 1000 feet rubber and cotton poor; water works, gravity pressure, 2,500,000 gallons capacity; 52 miles of mains; 437 hydrants; water works being enlarged; fire alarm telegraph; paid fire department; horses.

INGERSOLL—Population, 5500; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; rubber and cotton hose in good condition; water supply, cisterns; volunteer fire department.

KEMPTVILLE—Population, 2500; 1 steam engine; 1 hand engine; 1 hose carriage; 400 feet leathar hose in good condition; 1500 feet cotton, good; water supply, river; volunteer fire department.

KINCARDINE—Population, 2000; 1 hand engine; 1 hose carriage; leather hose in poor condition; water supply, lake; volunteer fire department.

KINGSTON—Population, 20,000; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 chemical extinguishers; 4 hose carriages; 1250 feet rubber hose in good condition; 700 feet cotton, good; 500 feet leather, good; water works, 5 miles of mains; 34 hydrants; fire alarm telegraph, 12 street boxes; part paid fire department.

LAKEFIELD—Population, 1200; 1 hand engine in bad condition; leather hose in poor condition.

LINDSAY—Population, 6000; 4 hose carriages; 1700 feet rubber hose in good condition; water works, direct pressure; 13 hydrants; volunteer fire department.

LISTOWELL—Population, 2800; 1 steam engine; 2 hose carriages; 800 feet rubber hose in good condition; 500 feet cotton, good; water supply, creek and cisterns; volunteer fire department.

LONDON—Population, 20,000; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 4000 feet rubber hose in good condition; water works, gravity pressure, 5,000,000 gallons capacity; 35 miles of mains; 180 hydrants; fire alarm telegraph, 20 street boxes; part paid fire department; horses.

MARKHAM—Population, 1800; 1 hand engine; 1 hose carriage; hose in good condition; factories have force pumps and hose.

MILLBROOK—Population, 1500; 1 hand engine; 1 hose carriage; leather hose in poor condition.

MITCHELL—Population, 3200; 2 hose carriages; 1000 feet rubber hose in good condition; water works, Holly system; 1 mile of mains; 7 hydrants; volunteer fire department.

MORRISBURG—Population, 2000; 1 hand engine; 1 hose carriage; 1000 feet of rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

MOUNT FOREST—Population, 2000; no fire protection.

NAPANEE—Population, 5000; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500

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feet rubber hose; water supply, river and cisterns; volunteer fire department.

NEWCASTLE—Population, 1000; 1 hand engine; 1 hose carriage; 500 feet leather hose in fair condition.

NEW HAMBURGH—Population, 1500; 1 steam engine; 2 hose carriages; rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

ORANGEVILLE—Population, 3100; 1 hose carriage; 1500 feet cotton hose in good condition; water works, direct pressure; volunteer fire department.

ORILLIA—Population, 3000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet leather hose; water supply, lake and cisterns; volunteer fire department.

OSHAWA—Population, 4800; 1 steam engine; 1 hook and ladder truck; 1500 feet rubber hose in fair condition; water supply, creek and cisterns; volunteer fire department.

OTTAWA—Population, 20,000; 3 steam engines; 1 hook and ladder truck; 7 hose carriages; 5000 feet rubber and cotton hose in good condition; water works, direct pressure, 9,000,000 gallons capacity; 42 miles mains; 327 hydrants; fire alarm telegraph; paid fire department; horses; lumber mills fitted out with powerful pumps.

OWEN SOUND—Population, 3500; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in fair condition; 500 feet poor; water supply, lake and cisterns; volunteer fire department.

PARIS—Population, 3800; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, creek and cisterns; volunteer fire department.

PEMBROKE—Population, 2300; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; leather hose in poor condition; water supply, cisterns; volunteer fire department.

PERTH—Population, 2700; 1 hand engine; 2 hose carriages; leather hose in fair condition; water supply, cisterns; volunteer fire department.

PETERBOROUGH—Population, 6500; 1 steam engine: 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber and cotton hose in good condition; 500 feet rubber, poor; water supply, river, creek and cisterns; volunteer fire department; water works to be built.

PETROLIA—Population, 3800; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; leather hose in poor condition; rubber good; water supply, cisterns; volunteer fire department.

PICTON—Population, 2900; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 800 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

PORT HOPE—Population, 5000; 1 hook and ladder truck; 3 hose carriages; 2500 feet rubber hose in good condition; water works, direct pressure; 12 hydrants; volunteer fire department.

PORT PERRY—Population, 1500; 1 hand engine; 1 hose carriage; leather hose in poor condition; volunteer fire department.

PRESCOTT—Population, 3600; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

RENFREW—Population, 1000; 1 hand engine; 1 hose carriage; leather hose in poor condition; water supply, cisterns; volunteer fire department.

RIDGETON—Population, 3000; 2 steam engines; 4 hose carriages; 1800 feet rubber hose in good condition; water supply, cisterns; volunteer fire department.

SARNIA—Population, 15,000; 3 hose carriages; 2000 feet rubber hose in good condition; water works, direct pressure, 2,000,000 gallons capacity; 11 miles of mains; 70 hydrants; volunteer fire department.

SEAFORTH—Population. 3500; 1 hand engine; 1 hose carriage; 750 feet leather hose in good condition; water works, Holly system; volunteer fire department.

SMITHS FALLS—Population, 4000; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet rubber hose in good condition; 500 feet cotton, good; water supply, river and cisterns; volunteer fire department.

ST. MARYS—Population, 3500; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, creek and cisterns; volunteer fire department.

STRATFORD—Population, 5000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2300 feet rubber hose in good condition; volunteer fire department.

STRATHROY—Population, 4000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

TILSONBURG—Population, 3000; 2 hose carriages; 2000 feet rubber hose in good condition; water works, Holly system; volunteer fire department.

TORONTO—Population, 75,000; 3 steam engines; 1 hook and ladder truck; 9 hose carriages; 1 salvage wagon · 15,000 feet hose in good condition: water works, gravity pressure, 14,000,000 gallons capacity; 107 miles of mains; 1050 hydrants; paid fire department; fire alarm telegraph; horses.

TRENTON—Population, 2600; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

WALKERTOWN—Population, 2800; 1 hand engine; 1 hose carriage; 600 feet rubber hose in good condition; water supply, river and cisterns.

WELLAND—Population, 2200; 1 steam engine; 1 hose carriage; 1000 feet hose; water supply, canal; volunteer fire department.

WHITBY—Population, 2600; 1 steam engine; 2 hose carriages; 600 feet cotton hose in good condition; 600 feet rubber and leather, poor; water supply, cisterns; volunteer fire department.

WINDSOR—Population, 10,000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2100 feet rubber hose in good condition; water works, direct pressure; 115 hydrants; river; volunteer fire department; horses.

WINGHAM—Population, 2500; rubber hose; Holly water works.

PRINCE EDWARD'S ISLAND.

CHARLOTTETOWN—Population, 5000; 2 steam engines; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; hose in good condition; volunteer fire department.

QUEBEC.

AYLMER—Population, 2000; 1 hand engine; 1 hose carriage; 600 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

BEAUPORT—Population, 2500; 1 steam engine; 2 hose carriages; linen and rubber hose; water supply, cisterns; volunteer fire department.

COATECOOK—Population, 2000; 1 hand engine; 1 hose carriage; leather hose in poor condition.

COATE ST. LOUIS—Population, 8000; 1 steam engine; 2 hose carriages; 1000 rubber hose in fair condition; water supply, cisterns; volunteer fire department.

COTE ST. PAUL—Population, 3000; 1 hand engine; 1 hose carriage; leather hose in poor condition; water supply, canal; volunteer fire department.

DANVILLE—Population, 3000; 1 hand engine; 1 hose carriage; leather hose in poor condition; volunteer fire department.

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HOCHELAGA—Population, 10,000; 1 hand engine; 2 hose carriages; rubber and leather hose in fair condition; water supply, Montreal works; volunteer fire department.

HULL—Population, 7000; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, river, races and cisterns; volunteer fire department.

JOLIETTE—Population, 3500; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; rubber hose in fair condition; water supply, cisterns; volunteer fire department.

LACHINE—Population, 4000; 1 steam engine; 2 hose carriages; 1000 feet rubber and leather hose in poor condition; water supply, river; volunteer fire department.

LENOXVILLE—Population, 1800; 1 hand engine; 1 hose carriage; 500 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

LEVIS—Population, 12,000; 2 steam engines; 4 hose carriages; 2000 feet rubber hose in good condition; 1500 feet poor; water supply, river and cisterns; paid fire department; 4 horses.

LONGUEIULLE—Population, 2000; rubber hose in good condition; water works, direct pressure; volunteer fire department.

LAPRAIRIE—Population, 3000; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

MONTREAL—Population, 160,000; 3 steam engines; 1 chemical engine; 4 hook and ladder trucks; 12 hose carriages; 1 salvage wagon; 9000 feet rubber hose in good condition; water works; gravity pressure, 24,000,000 gallons capacity; 130 miles of mains; 860 hydrants; fire alarm telegraph; paid fire department.

QUEBEC—Population, 55,000; 3 steam engines; 3 hook and ladder trucks; 6 chemical extinguishers; 13 hose carriages; 3000 feet rubber hose in good condition; 2000 feet leather, good; water works, gravity pressure; 28 miles of mains; 223 hydrants; 7 cisterns; fire alarm telegraph; paid fire department; horses.

RICHMOND—Population, 3000; 1 hand engine; 1 hose carriage; leather hose in poor condition; water supply, cisterns.

SHERBROOK—Population, 5800; 2 steam engines; 2 hose carriages; 3000 feet rubber hose in good condition; water supply, river and cisterns; fire alarm telegraph; 8 street boxes; part paid fire department.

SOREL—Population, 2000; rubber hose in good condition; water works, direct pressure; volunteer fire department.

ST. ANNE—Population, 1200; 1 hand engine;

ST. CUNEGONDE—Population, 1500; rubber hose in good condition; water works, direct pressure; paid fire department; horses.

ST. HENRI—Population, 10,000; 1 steam engine; 1 hook and ladder truck with extinguishers; 3 hose carriages; 2000 feet rubber hose in good condition; 1000 feet poor; water supply, canal and cisterns; fire alarm telegraph; paid fire department; horses.

ST. HYACINTHE—Population, 5000; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet rubber hose in fair condition; 1000 feet linen, poor; water works, direct pressure; 50 hydrants; volunteer fire department.

ST. JEAN BAPTISTE—Population, 15,000; 1 steam engine; 1 hand engine; 3 hose carriages; 1200 feet hose in good condition; 800 feet poor; water supply, cistern; volunteer fire department.

ST. JOHNS—Population, 5000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 3150 feet rubber hose in good condition; water works, direct pressure; 12 miles of mains; 30 hydrants; volunteer fire department, 125 men.

ST. SAUVEUR—Population, 9000; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 600 feet rubber hose in good condition; leather poor; water supply, cisterns; volunteer fire department.

TERREBONNE—Population, 4500; 1 hand engine; 1 chemical engine.

THREE RIVERS—Population, 2000; rubber hose in good condition; water works, direct pressure; volunteer fire department.

VALLEYFIELD—Population, 2200; 1 hand engine; 1 hose carriage; leather hose.

VANDREUILLE—Population, 3200; 2 hand engines; 2 hose carriages; leather hose in poor condition; volunteer fire department.

WATERLOO—Population, 2600; 1 hand engine; 1 hose carriage; leather hose; volunteer fire department.

A. D. 1799.

THE PROVIDENCE WASHINGTON

Is the third oldest American Company and the sixth oldest in the world now engaged in the Agency business. Its long and honorable record, choice assets, low expenses, wide-spread agency system and progressive and courteous management combine to make it a popular Company alike with agents and customers, its claims to the good will of the profession and the public not being based upon any ephemeral attractions, but upon sterling worth, attested by nearly a century of success.

HOME OFFICE, PROVIDENCE, R. I.

J. H. DE WOLF, President. J. B. BRANCH, Secretary.

GEO. E. BIXBY, Assistant Secretary.

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AMERICAN FIRE AND MARINE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR THREE YEARS.

The following tables show the transactions for the past three years of the joint-stock fire and marine insurance companies of the United States, and of all mutual companies having more than $15,000 cash assets, exhibiting also their assets and surplus at the end of each year:

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
ALABAMA.*												
PLANTERS AND MERCHANTS MUT., Mobile....1866.	1881	$100,000	$169,083	$23,461	$45,622	$30,699	$9,534	$40,233	$6,704	$10,000	$15,072	$31,776
A. P. Bush, Pres., Geo. A. Pearce, Sec.	1880	100,000	164,330	27,180	37,150	31,887	20,000	51,887	† 25,754	8,000	9,363	43,118
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WASHINGTON FIRE AND MARINE, Mobile.....1867.	1881	100,000	133,973	5,891	28,082	23,508	9,637	33,145	10,245	8,000	8,971	27,216
Louis Touart, Pres., John H. Higley, Sec.	1880	125,000	149,507	1,500	23,007	28,739	11,504	40,243	3,314	12,500	8,720	24,534
	1879	125,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CALIFORNIA.												
CALIFORNIA, San Francisco.....1861.	1881	600,000	856,517	110,226	146,291	199,635	c 349,285	538,920	74,166	64,500	87,125	225 791
C. T. Hopkins, Pres., L. L. Bromwell, Sec.	1880	300,000	540,504	93,602	146,902	159,251	33,355	192,606	71,650	57,000	72,202	200,852
	1879	300,000	545,334	98,348	146,986	168,973	34,720	203,693	65,081	48,000	59,467	172,548
COMMERCIAL, San Francisco.....1872.	1881	200,000	377,458	83,444	94,014	147,395	14,169	163,564	54,577	24,000	58,548	137,125
John H. Wise, Pres., Chas. A. Laton, Sec.	1880	200,000	353,530	78,021	75,509	129,538	15,488	145 026	51,633	24,000	54,401	130,034
	1879	200,000	327,257	64,845	62,412	128,423	15,251	143,674	70,292	24,000	49,187	143,479
FIREMANS FUND, San Francisco.....1863.	1881	750,000	1,239,916	389,101	100,815	601,182	52,588	653,770	297,004	90,252	201,248	588,504
D. J. Staples, Pres., Wm. J. Dutton, Sec.	1880	750,000	1,160,017	348,044	61,973	510,238	c 391,942	902,180	273,692	51,904	190,694	516,290
	1879	300,000	733 669	307,493	126,176	474,224	45,890	520,114	309,621	60,518	171,811	541,950

*See appended list to these tables for Other American Fire and Marine Insurance Companies. † Includes $14,501 business failures. c Includes new capital paid in.

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CALIFORNIA—*Continued.*												
HOME MUTUAL, San Francisco.....1864.	1881	300,000	679,833	181,168	198,665	280,194	50,747	330,941	120,101	36,000	136,857	292,958
J. F. Houghton, Pres., Chas. R. Story, Sec.	1880	300,000	642,841	189,460	153,381	301,925	38,716	340,641	114,775	36,000	136,077	286,852
	1879	300,000	589,901	177,336	112 565	285,907	42,667	328,564	160,476	36,000	126,642	323,118
OAKLAND HOME, Oakland.....1880	1881	200,000	244,657	38,661	5,996	57,846	15,431	73,277	20,365	7,448	28,175	55,988
G. M. Fisher, Pres., Wm. F. Blood, Sec.	1880	200,000	220,979	20,142	837	43,767	7,110	50,877	12,167	.....	17,731	29,898
	1879	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
STATE INVESTMENT AND INS. CO., San Fran..1871.	1881	200,000	380,650	106,119	74,530	188,775	16,154	204,929	76,541	27,439	74,935	178,915
A. J. Bryant, Pres., Chas. H. Cushing, Sec.	1880	200,000	374,415	111,842	62,573	206,272	21,842	228,114	109,400	32,178	81,455	223,033
	1879	200,000	375,058	119,803	55,255	212,520	21,036	233,556	125,067	42,272	85,224	252,563
SUN, San Francisco.....1882.	1881	300,000	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
C. L. Taylor, Pres., Ed. E. Potter, Sec.	1880	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
	1879	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
UNION, San Francisco.....1865.	1881	750,000	1,036,398	162,815	123,583	313,082	52,736	365,818	117,172	89,975	137,191	344,338
G. Touchard, Pres., James D. Bailey, Sec.	1880	750,000	1,020,038	104,085	165,953	222,048	56,640	278,688	38,191	112,390	90,984	241,565
	1879	750,000	958,238	83,261	124,976	209,472	70,473	279,945	80,849	112,932	76,251	270,032
WESTERN FIRE AND MARINE, San Francisco..1878.	1881	200,000	292,587	73,964	18,623	149,816	14,993	164,809	67,481	12,000	56,152	135,633
P. J. White, Pres., R. G. Brush, Sec.	1880	200,000	259,839	55,422	4,717	105,563	8,793	114,356	42,913	8,000	42,478	93,391
	1879	200,000	230,369	29,288	1,080	58,296	1,640	59,963	7,679	.....	36,038	43,717
COLORADO.												
ARGENTINE, Denver.....1880.	1881	142,600	212,570	26,429	43,541	41,075	7,452	48,527	18,258	.....	14,141	32,399
J. McLene, Pres., E. Beard, Sec.	1880	110,000	120,754	3,391	7,303	20,142	.....	20,142	2,774	.....	4,726	7,500
W. C. Grubb, Manager East. Dept., Indianapolis.	1879	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
TABOR, Denver.....1881.	1881	200,000	209,140	7,126	2,014	10,739	19	10,758	1,258	.....	7,404	8,662
Geo. F. Wanless, General Agent.	1880	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)
	1879	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)
CONNECTICUT.												
ÆTNA, Hartford.....1819.	1881	4,000,000	8,902,273	1,774,850	3,127,423	2,359,615	380,049	2,739,664	1,100,522	610,000	647,865	2,358,387
Lucius J. Hendee, Pres., J. Goodnow, Sec.	1880	3,000,000	7,424,074	1,694,802	2,729,272	2,194,475	347,652	2,542,127	1,239,452	600,000	641,170	2,480,622
	1879	3,000,000	7,078,224	1,742,258	2,335,966	2,202,440	359,133	2,561,573	1,256,111	600,000	655,302	2,511,413
CONNECTICUT, Hartford.....1850.	1881	1,000,000	1,745,562	415,234	330,328	596,902	81,712	678,614	297,093	100,000	183,837	580,930
J. D. Browne, Pres., Chas. R. Burt, Sec.	1880	1,000,000	1,636,383	348,660	287,723	507,872	85,190	593,062	261,134	100,000	147,924	509,058
	1879	1,000,000	1,483,480	273,818	209,662	399,348	81,157	480,505	233,940	100,000	117,569	451,509
HARTFORD COUNTY MUTUAL, Hartford.....1831.	1881	Mutual.	273,890	68,140	205,750	42,710	12,532	55,242	20,486	.....	16,073	36,559
W. E. Sugden, Pres., Wm. A. Erving, Sec.	1880	Mutual.	257,687	68,083	189,604	41,636	12,085	53,721	11,705	.....	14,522	26,227
	1879	Mutual.	225,011	67,696	157,315	40,214	11,484	51,698	16,568	.....	14,749	31,318
HARTFORD, Hartford.....1810.	1881	1,250,000	4,072,575	1,489,711	1,332,864	1,792,654	186,093	1,978,747	956,035	251,500	552,648	1,760,183
Geo. L. Chase, Pres., C. B. Whiting, Sec.	1880	1,250,000	3,761,379	1,333,442	1,177,937	1,595,142	180,760	1,775,902	828,975	248,500	489,912	1,567,387
	1879	1,250,000	3,456,021	1,270,621	935,400	1,460,124	168,582	1,628,706	860,445	250,000	475,960	1,586,405

‡ Organized February 1, 1882. *a* Organized in 1880. *b* Organized in 1881.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital. Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities, Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
CONNECTICUT—*Continued.*												
* HARTFORD S. BOILER INSPEC. & INS. CO., Hartf'd	1881	$200,000	$376,279	$131,016	$45,263	$232,747	$19,679	$252,426	13,124	$20,000	$182,354	$215,478
J. M. Allen, Pres., J. B. Pierce, Sec.	1880	200,000	336,169	109,661	26,508	200,233	17,129	217,362	21,223	20,000	162,829	204,052
	1879	200,000	314,460	93,385	21,075	173,905	16,176	190,082	7,787	20,000	141,612	169,399
LITCHFIELD MUTUAL, Litchfield.....1833.	1881	Mutual.	77,497	11,802	65,695	6,650	2,800	9,460	1,493	.....	1,985	3,478
Abijah Catlin, Pres., Charles Adams, Sec.	1880	Mutual.	70,449	9,200	61,249	5,482	3,384	8,866	3,243	.....	2,096	5,339
	1879	Mutual.	65,337	11,740	53,597	5,172	3,385	8,557	3,376	.....	2,142	5,518
MERIDEN, Meriden.....1868.	1881	200,000	281,877	33,699	48,178	50,498	16,676	67,174	21,619	.....	16,028	37,647
A. Chamberlain, Pres., E. B. Cowles, Sec.	1880	200,000	414,485	173,332	41,152	242,563	20,819	263,382	179,111	9,000	84,768	272,879
	1879	300,000	420,133	107,616	12,517	213,627	19,863	233,490	158,376	15,000	77,059	250,435
MIDDLESEX MUTUAL, Middletown.....1836.	1881	Mutual.	412,595	121,845	290,750	56,454	21,101	77,555	19,339	.....	23,240	42,579
Elijah Ackley, Pres., C. W. Harris, Sec.	1880	Mutual.	376,637	122,201	254,436	53,533	28,988	28,521	35,847	.....	25,514	61,361
	1879	Mutual.	335,441	122,629	212,812	45,886	20,556	66,442	24,144	.....	21,172	45,316
NATIONAL, Hartford.....1871.	1881	1,000,000	1,704,804	242,876	461,928	341,473	c 474,829	816,302	178,419	72,000	106,139	356,558
Mark Howard, Pres., Jas. Nichols, Sec.	1880	600,000	1,228,510	208,259	420,251	276,880	74,266	351,146	157,015	72,000	94,991	324,006
	1879	600,000	1,140,058	175,753	364,305	235,938	78,263	314 201	139,523	72,000	84,712	296,235
NEW LONDON COUNTY MUTUAL, Norwich....1840.	1881	Mutual.	72,708	8,239	64,469	4,420	3,573	7,993	633	.....	915	1,548
E. F. Parker, Pres., Wm. Roath, Sec.	1880	Mutual.	66,036	7,256	58,780	4,978	3,500	8,478	2,444	.....	2,549	4,993
	1879	Mutual.	60,118	6,304	53,814	4,565	3,084	7,649	3,549	.....	2,218	5,767
NORWALK, Norwalk.....1860.	1881	50,000	100,664	7,257	43,407	7,534	4,853	12,387	2,445	4,000	3,470	9,915
Wm. C. Street, Pres., Geo. R. Cowles, Sec.	1880	50,000	96,573	6,763	39,809	7,737	6,420	14,158	2,118	4,000	3,620	9,739
	1879	50,000	96,776	7,033	39,743	7,882	8,312	16,194	1,687	4,000	3,892	9,579
ORIENT, Hartford.....1867.	1881	1,000,000	1,419,522	240,724	178,798	349,089	48,801	397,890	198,051	50,000	115,281	363,332
S. C. Preston, Pres., G. W. Lester, Sec.	1880	500,000	853,581	170,970	182,611	248,805	43,720	292,525	150,310	50,000	87,332	287,642
	1879	500,000	809,020	162,721	146,299	222,823	43,618	266,441	127,430	50,000	82,916	260,346
PEOPLES, Middletown.....1865.	1881	101,500	244,117	22,648	119,969	32,295	14,278	46,573	25,433	10,000	9,106	44,539
Jesse G. Baldwin, Pres., Seth H. Butler, Sec.	1880	101,500	236,473	19,442	115,531	28,637	14,633	43,270	12,482	10,000	8,446	30,928
	1879	101,500	219,961	18,130	100,331	25,675	13,678	39,353	12,699	10,000	7,840	30,539
PHŒNIX, Hartford.....1854.	1881	2,000,000	4,309,973	1,190,689	1,119,284	1,706,288	148,857	1,855,145	886,551	245,000	534,539	1,666,090
H. Kellogg, Pres., D. W. C. Skilton, Sec.	1880	1,000,000	3,072,163	975,749	1,096,414	1,400,537	130,715	1,531,252	762,775	200,000	441,987	1,404,762
	1879	1,000,000	2,733,341	858,837	874,504	1,219,132	124,027	1,343,159	700,365	200,000	410,599	1,310,964
SECURITY, New Haven.....1841.	1881	200,000	345,687	110,571	35,116	250,004	15,806	265,810	183,578	.....	69,091	252,669
Chas. Peterson, Pres., H. Mason, Sec.	1880	200,000	319,764	96,878	22,886	237,868	15,800	253,668	204,819	.....	69,893	274,712
	1879	200,000	333,017	123,843	9,174	217,156	14,240	231,396	193,968	8,000	63,649	265,617

* Devoted to insurance against steamboiler risks and inspection of steam boilers. c Includes new capital paid in.

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CONNECTICUT—*Continued.*												
STATE MUTUAL, Hartford.....1867.	1881	Mutual.	39,726	12,833	26,893	10,999	1,739	12,738	1,212	*624	5,574	7,410
Ralph Gillett, Pres., Isaac Cross, Jr., Sec.	1880	Mutual.	34,211	12,941	21,270	10,072	1,568	11,641	4,521	.....	6,078	10,599
	1879	Mutual.	30,612	13,057	17,555	8,988	4,671	10,659	4,122	.....	5,235	9,257
TOLLAND COUNTY MUTUAL, Tolland.....1828.	1881	Mutual.	87,088	42,315	45,773	.....	.....	.....	.....	.....	.....	.....
Lucius S. Fuller, Pres., John B. Fuller, Sec.	1880	Mutual.	85,207	43,106	42,101	23,765	3,799	27,564	15,703	.....	7,765	23,468
	1879	Mutual.	81,167	45,690	35,477	22,884	3,249	26,133	22,717	.....	7,625	30 342
WINDHAM COUNTY MUTUAL, Brooklyn.....1826.	1881	Mutual.	51,252	27,900	23,352	.....	.....	.....	.....	.....	.....	.....
John Gallup, and, Pres., John Palmer, Sec.	1880	Mutual.	46,395	27,369	19,026	12,994	4,645	17,639	10,708	.....	5,414	16,122
	1879	Mutual.	43,193	29,514	13,679	13,027	2,206	15,234	11,781	.....	4,668	16,449
DELAWARE.												
DELAWARE, Wilmington.....1826.	1881	100,000	113,350	11,620	1,730	10,909	5,745	16,654	5,276	3,000	4,567	12,843
Wm. Canby, Pres., Ferdinand L. Gilpin, Sec.	1880	100,000	110,036	9,264	772	7,856	5,836	13,692	7,826	.....	3,103	10,929
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FARMERS MUTUAL, Wilmington.....1843.	1881	Mutual.	230,470	15,272	215,198	42,658	10,275	52,933	16,919	* 1,343	7,443	25,705
Victor du Pont, Pres., Wm. A. La Motte, Sec.	1880	Mutual.	240,664	3,728	236,936	39,062	11,368	50,430	11,509	* 9,553	6,456	27,518
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
KENT COUNTY MUTUAL, Dover.....1847.	1881	Mutual.	99,760	.....	.....	31,950	6,777	38,727	12,639	* 19,817	9 280	41,736
Geo. W. Cummins, Pres., W. Denney, Jr., Sec.	1880	Mutual.	103,908	104,090	— 182	29,594	5,379	34,973	4,838	* 20,826	5,467	31,131
	1879	Mutual.	97,985	.....	.....	27,329	4,968	32,297	5,595	* 11,817	4,765	22,177
NEW CASTLE COUNTY MUTUAL, Wilmington 1849.	1881	Mutual.	83,616	43,980	39,636	14,100	3,960	18,060	9,002	* 1,748	5,155	15,905
Wm. Tatnall, Pres., M. M. Cleaver, Sec.	1880	Mutual.	73,756	51,082	22,674	13,309	3,701	17,010	3,553	* 5,800	3,122	12,475
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
DISTRICT OF COLUMBIA.												
ARLINGTON, Washington.....1872.	1881	200,000	259,715	.....	.....	.....	.....	.....	.....	.....	.....	.....
Walter S. Cox, Pres., Frank T. Rawlings, Sec.	1880	200,000	258,055	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CORCORAN, Washington.....1873.	1881	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John T. Lenman, Pres., J. T. Dyer, Sec.	1880	100,000	120,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, Washington.....1837.	1881	100,000	250,000	.....	.....	25,000	12,000	37,000	2,400	20,000	8,000	30,400
A. A. Wilson, Pres., C. W. Howard, Sec.	1880	100,000	231,000	.....	.....	26,000	14,000	40,000	5,557	20,000	7,206	32,763
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GERMAN-AMERICAN, Washington.....1873.	1881	100,000	134,655	8,082	26,573	13,769	10,016	23,785	3,911	8,000	6,626	18,537
Geo. T. Shafer, Pres., E. F. M. Fachtz, Sec.	1880	100,000	128,583	6,832	21,751	13,254	9,935	23,189	5,013	8,000	7,794	20,807
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL METROPOLITAN, Washington.....1870.	1881	100,000	144,995	.....	.....	9,484	9,356	18,840	617	8,000	7,025	15,642
William G. Metzeratt, Pres., Samuel Cross, Sec.	1880	100,000	144,000	.....	.....	.....	.....	.....	653	8,000	.....	.....
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Returned to policyholders. — Impairment.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash. Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends	Total Disbursements.
DISTRICT OF COLUMBIA—*Continued.*												
NATIONAL UNION, Washington.....1865.	1881	$100,000	$250,000	.....	.....	.....	.....	.....	$3,495	.....	.....	.....
Samuel Bacon, Pres., Noble D. Larner, Sec.	1880	100,000	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GEORGIA.												
GEORGIA HOME, Columbus.....1859.	1881	300,000	610,247	72,855	237,392	120,781	36,858	157,639	57,508	30,000	49,435	136,943
J. Rhodes Browne, Pres., William C. Coart, Sec.	1880	300,000	578,641	76,521	202,180	102,678	43,249	145,927	29,413	34,801	45,884	110,098
	1879	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SOUTHERN MUTUAL, Athens.....1847.	1881	Mutual.	995,019	230,373	764,646	227,420	134,539	361,959	64,679	*136,088	61,552	262,319
Y. L. G. Harris, Pres., Stevens Thomas, Sec.	1880	Mutual.	960,248	179,074	781,174	221,904	54,513	276,417	49,638	* 160,685	62,759	223,444
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS.												
ADDISON FARMERS MUTUAL, Addison.....1855.	1881	Mutual.	21,517	(‡)	21,517	3,023	1,096	4,119	3,161	.....	1,062	4,223
H. Rosenberg, Pres., Herman H. Korthauer, Sec.	1880	Mutual.	24,943	(‡)	24,943	10,347	2,199	12,546	1,768	.....	2,397	4,165
	1879	Mutual.	13,441	‡750	12,691	13,448	537	13,985	13,106	.....	1,007	14,113
AMERICAN, Chicago.....1855.	1881	200,000	847,790	350,632	297,158	403,050	46,454	449,504	215,017	16,500	201,271	432,788
H. C. Culver, Pres., Chas. L. Currier, Sec.	1880	200,000	884,660	364,554	320,106	519,135	52,507	571,642	201,393	37,000	245,105	483,498
	1879	200,000	847,621	390,017	257,604	567,747	49,231	616,978	281,745	30,000	279,071	590,816
FIREMENS, Chicago.....1867.	1881	100,000	165,624	17,869	47,755	26,955	8,404	35,369	11,977	7,297	12,423	31,697
Geo. F. Harding Pres., J. L. Skelton, Sec.	1880	100,000	158,480	13,423	45,057	20,667	7,916	28,583	5,255	8,600	10,881	24,736
	1879	100,000	140,795	13,997	26,798	17,470	7,720	25,190	3,376	7,400	9,167	19,943
FOREST CITY, Rockford.....1874.	1881	100,000	213,651	95,472	18,179	49,924	10,299	60,223	17,387	9,900	25,476	52,763
G. Woodford, Pres., J. H. Sherratt, Sec.	1880	100,000	200,023	87,564	12,459	52,528	10,016	62,544	11,176	3,960	17,585	32,721
	1879	100,000	184,512	83,289	1,223	41,305	8,520	49,825	16,567	5,000	17,545	39,112
GERMAN, Freeport.....1865.	1881	200,000	933,014	457,729	275,285	488,590	41,237	529,827	165,142	25,159	216,196	406,497
M. Hettinger, Pres., F. Gund, Sec.	1880	200,000	746,407	302,717	243,690	356,999	37,395	394,394	115,052	26,265	155,321	296,638
	879	200,000	585,482	210,904	174,578	199,806	35,632	235,438	82,807	27,396	108,630	218,833
GERMAN INS. AND SAVINGS INST., Quincy.....1859.	1881	113,400	198,542	23,958	61,184	9,887	30,539	40,426	1,119	15,876	15,551	32,546
H. C. Bastert, Pres., R. Jansen, Sec.	1880	113,400	198,888	24,329	61,159	9,902	21,102	31,004	1,340	13,848	9,061	24,249
	1879	115,400	197,931	23,485	59,046	6,410	20,837	27,247	1,285	17,346	4,967	23,598
GERMAN, Peoria.....1876.	1881	100,000	129,006	15,402	13,604	55,050	6,285	61,335	19,624	10,000	22,265	51 889
Louis Green, Pres., F. H. Wagner, Sec.	1880	100,000	123,718	14,655	9,063	39,679	6,184	45,863	14,141	8,500	20,131	42,772
	1879	100,000	117,344	12,367	4,977	27,533	6,114	33,647	8,119	6,000	17,837	31,956

* Returned to policyholders. ‡ Reserve for unearned premiums not provided for.

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ILLINOIS—*Continued.*												
ILLINOIS MUTUAL, Alton.....1879.	1881	Mutual.	20,371	‡ 2,373	17,998	15,914	.....	15,914	4,004	.....	8,540	12,544
John Atwood, Pres., H. G. McPike, Sec.	1880	Mutual.	14,894	(‡).....	14,894	11,861	.....	11,861	1,522	.....	5,683	7,205
	1879	Mutual.	16,530	(‡).....	16,530	10,488	.....	10,488	112	.....	4,427	4,539
MANUFACTURERS & MERCH. MUT., Rockford..1881.	1881	Mutual.	34,605	24,475	10,130	20,461	333	20,794	23,692	.....	16,940	40,632
Henry W. Price, Pres., Geo. S. Roper, Sec.	1880	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)
	1879	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)
MILLERS MUTUAL, Alton.....1877.	1881	Mutual.	15,829	‡ 2,500	13,329	10,486	211	10,697	5,602	.....	1,363	6,964
D. R. Sparks, Pres., John Atwood, Sec.	1880	Mutual	12,417	(‡).....	12,417	7,240	275	7,515	1,024	.....	1,580	2,604
	1879	Mutual.	14,043	(‡).....	14,043	9,389	219	9,608	4,149	.....	1,480	5,629
MILLERS NATIONAL, Chicago.....1865.	1881	Mutual.	78,657	‡ 4,162	74,495	86,909	836	87,745	50,090	.....	18,415	68,505
C. H. Seybt, Pres., W. L. Barnum, Sec.	1880	Mutual.	55,385	‡ 23,500	31,885	62,694	5,813	68,507	33,574	.....	17,420	50,994
	1879	Mutual.	55,572	‡ 4,460	51,112	57,016	313	57,329	17,073	.....	15,136	32,209
ROCKFORD, Rockford.....1866.	1881	100,000	511,066	150,256	260,810	108 282	33,519	141,801	53,132	35,000	76,489	164,621
R. P. Lane, Pres., W. A. Dickerman, Sec.,	1880	100,000	455,694	197,306	158,388	106,458	35,526	141,984	50,821	130,000	47,188	228,009
Chas. E. Sheldon, Ass't. Sec.	1879	100,000	546,860	245,986	200,874	204,469	40,909	245,378	75,981	65,000	77,165	218,146
TRADERS, Chicago.....1865.	1881	500,000	1,031,598	268,041	263,557	354,343	53,093	407,436	228,110	50,000	118 295	396,405
C. Comstock, Pres., R. J. Smith, Sec.	1880	500,000	942,013	220,956	221,057	342 193	65,005	407,198	205,442	45,000	113,656	364,098
	1879	500,000	853,183	221,766	131,417	272,828	67,421	340,249	164,730	42,500	103,408	310,638
WESTERN MANUFACTURERS MUT., Chicago, 1869.	1881	Mutual.	45,370	‡ 5,000	40,370	65,350	5,162	70,512	35,755	.....	25,535	61,290
Jesse Spalding, Pres., P. A. Montgomery, Sec.	1880	Mutual.	21,163	‡ 4,845	16,317	18,658	.....	18,658	6,141	.....	8,031	14,172
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INDIANA.												
FRANKLIN, Indianapolis.....1851.	1881	250,000	336,593	41,546	45,047	56,933	17,242	74,175	20,080	14,612	24,053	58,745
Jas. E. Robertson, Pres., W. W. Woollen, Sec.	1880	250,000	321,302	32,262	39,040	44,345	15,370	59,715	10,138	14,599	20,298	45,035
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INDIANA, Indianapolis.....1851.	1881	100,000	112,199	10,500	1,699	31,416	8,583	39,999	13,475	7,500	.....	.....
N. S. Byram, Pres., M. V. McGilliard, Sec.	1880	100,000	102,701	.....	.....	2,200	501	2,701	.....	.....	450	450
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
IOWA.												
BURLINGTON, Burlington.....1860.	1881	100,000	174,451	49,312	25,139	87,372	5,486	92,858	9,598	10,000	48,495	68,093
Wolcott Seymour, Pres., John G. Miller, Sec.	1880	100,000	* 413,306	30,094	12,076	† 53,370	53,476	106,846	8 549	5,000	32,516	46,065
	1879	50,000	* 227,641	21,045	6,626	† 61,164	2,377	63,541	9,205	20,000	18,749	47,954
CEDAR RAPIDS, Cedar Rapids.....1878.	1881	200,000	399,186	105,894	93,292	225,331	61,703	287,034	35,559	4,000	93,342	132,901
E. L. Mansfield, Pres., Matt. Goodwin, Sec.	1880	50,000	134,697	46,694	38,003	101,115	31,303	132 418	7,913	2,500	41,602	52,015
	1879	25,000	53,571	16,927	11,644	44,471	2,372	46,843	4,158	.....	22,469	26,627
FARMERS, Cedar Rapids.....1860.	1881	100,000	326,473	170,472	56,001	182,027	5,229	187,256	43,935	10,000	77,735	131,670
J. H. Smith, Pres., Jno. B. Henderson, Sec.	1880	25,000	* 272,477	77,714	94,763	† 97,640	*a* 79,256	176,896	30,509	85,000	52,048	167,557
	1879	25,000	* 344,648	144,197	100,451	† 90,378	4,854	95,232	34,416	10,000	44,226	88,642

* Includes stock notes and bills receivable. † Includes premium notes. ‡ Reserve for unearned premiums not provided for. *a* Includes new capital paid in, $75,000. *b* Organized in 1881.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends	Total Disbursements.
IOWA—*Continued.*												
German Mutual, Davenport.....1868.	1881	Mutual.	$10,963	$10,409	$554	$755	$1,316	$2,071	$363	*$560	$3,238	$4,161
F. A. Rochan, Pres., M. J. Rohlfs, Sec.	1880	Mutual.	10,696	10,616	80	2,278	1,651	3,929	1,125	*794	364	2,283
	1879	Mutual.	10,154	9,387	767	950	1,944	2,894	947	* 822	346	2,115
Hawkeye, Des Moines.....1865.	1881	25,000	*d* 575,204	241,211	308,993	†204,292	27,603	231,895	57,112	30,000	115,055	202,167
E. J. Ingersoll, Pres., A. Howell, Sec.	1880	25,000	*d* 545,052	232,670	287,382	† 159,484	30,653	190,137	44,841	25,000	91,930	161,771
	1879	25,000	*d* 528,191	236,626	266,565	† 131,032	23,996	155,028	60,508	15,000	76,384	151,892
Iowa State, Keokuk.....1855.	1881	Mutual.	101,912	.....	.....	59,547	269	59,816	24,209	.....	26,337	50,546
Smith Hamill, Pres., Howard Tucker, Sec.	1880	Mutual.	90,698	6,080	84,618	58,620	1,826	60,446	19,985	.....	23,773	43,758
	1879	Mutual.	66,733	1,336	65,397	54,157	570	54,727	38,990	.....	24,446	63,436
State, Des Moines.....1865.	1881	*c* 130,000	*d* 513,477	172,761	210,716	†240,050	22,557	262,607	60,285	3,250	129,814	193,349
John A. Elliott, Pres., Matthew Long, Sec.	1880	32,500	*d* 338,351	151,447	154,404	† 132,310	20,365	152,674	39,360	3,252	64,352	106,964
	1879	32,500	*d* 290,264	144,328	113,436	† 109,235	15,935	125,170	31,445	3,250	53,779	88,474
KENTUCKY.												
a **Franklin**, Louisville.....1836.	1881	200,000	243,857	15,554	28,303	30 541	17,559	48,105	9,641	18,000	9,769	37,410
James Trabue, Pres., John J. Barret, Sec.	1880	200,000	237,230	14,704	22,526	26,864	12,926	39,922	8,940	55,000	7,261	71,201
	1879	100,000	143,264	12,072	31,192	22,429	12,815	35,244	5,582	10,000	6,974	22,556
German, Louisville.....1854.	1881	200,000	229,171	16,059	13,113	23,453	10,968	33,821	10,405	12,000	6,498	28,903
F. Reidhar, Pres., J. J. Fischer Sec.	1880	200,000	223,646	15,328	8,318	21,725	9,573	31,298	6 154	18,000	6,745	30,899
	1879	200,000	224,109	14,670	9,439	21,982	9,244	31,226	10,699	16,000	6,718	33 417
German Security, Louisville.....1872.	1881	100,000	122,043	7,556	14,487	11,008	2,860	13,868	1,987	4,000	4,742	10,729
John H. Detchen, Pres., Jas. S. Barrett, Sec.	1880	100,000	118,848	7,412	11,436	10,739	2,805	13,444	3,703	5,000	4,513	13,216
	1879	100,000	114,155	6,937	7,218	10,515	3,094	13,609	3,993	5,000	4,527	13,520
German Washington Mutual, Louisville...1860.	1881	Mu ual.	*b* 32,375	(‡)	32,375	3,200	1,689	4,889	1,113	.....	1,467	2,580
G. Schæffer, Pres., F. F. Wiessemann, Sec.	1880	Mutual.	*b* 30,066	(‡)	30,066	2,793	1,637	4,430	577	.....	1,815	2,392
	1879	Mutual.	*b* 28,027	(‡)	28,027	2,303	2,531	4,834	2,482	.....	1,784	4,266
Kenton, Covington.....1866.	1881	200,000	307,555	78,275	29,280	128,341	12,025	140,366	79,315	16,000	39,899	135,214
V. Shinkle, Pres., George Coker, Sec.	1880	200,000	300,010	71,962	28,048	105,256	14,735	119,991	59,733	16,000	36,906	112,639
	1879	200,000	278,157	66,735	11,421	94 616	§ 43,572	138,188	62,610	13,541	35,478	111,629
Kentucky and Louisville Mut., Louisville.1839.	1881	Mutual.	*b* 371,920	230,014	141,906	23,437	119	23,556	11,184	.....	6,252	17,436
T. L. Jefferson, Pres., James B. Cocke, Sec.	1880	Mutual.	*b* 400,395	229,697	170,698	6,306	.....	6,306	13,257	.....	4,872	18,129
	1879	Mutual.	*b* 412,885	234,252	178,634	6,430	418	6,848	3,668	.....	4,812	8,480

* Returned to policyholders. † Includes premium notes. ‡ Reserved for unearned premiums not provided for. § Includes $25,000 of capital stock paid in during the year. *a* (See foot note on following page.) *b* Composed of premium notes principally. *c* Stockholders have voted to increase paid-up capital to $200,000. *d* Includes bills receivable.

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KENTUCKY—*Continued.*												
LOUISVILLE GERMAN MUTUAL, Louisville.... 1856.	1881	Mutual.	*b* 12,100	(‡)	12,100	1,077	905	1,982	580	.....	675	1,255
L. Simon, Pres., P. Schanzenbacher, Sec.	1880	Mutual.	*b* 11,372	(‡)	11,372	754	734	1,488	289	.....	692	981
	1879	Mutual.	*b* 10,866	(‡)	10,866	962	771	1,733	146	.....	726	872
LOUISVILLE GERMANIA, Louisville.....1872.	1881	100,000	123,236	13,414	9,822	11,750	6,001	17,752	5,340	7,924	5,109	18,373
Pierre Viglini, Pres., J. W. Spoehr, Sec.	1880	100,000	123,857	8,667	15,190	11,372	5,128	16,500	3,376	8,024	4,615	16,015
	1879	100,000	124,473	12,319	12,155	9,906	5,047	14,953	3,962	7,920	5,043	16,925
a LOUISVILLE, Louisville.....1872.	1881	100,000	180,487	16,134	64,353	26,064	13,429	39,194	11,069	16,000	6,210	33,279
Theodore Harris, Pres., M. A. Huston, Sec.	1880	100,000	172,087	14,952	57,135	29,307	13,543	42,850	13,403	16,000	6,838	36,241
	1879	100,000	166,443	17,458	48,985	20,757	12,212	32,648	5,388	16,000	6,931	28,320
a UNION, Louisville .....1860.	1881	100,000	165,019	8,122	56,897	21,978	8,660	30,638	8,184	10,000	5,635	23,819
B. F. Guthrie, Pres., W. C. Tyler, Sec.	1880	100,000	160,179	7,848	52,331	21,056	7,586	28,642	9,658	10,000	5,430	25,088
	1879	100,000	153,102	10,253	42,849	18,193	10,354	28,547	6,228	10,075	4,636	20,939
WESTERN, Louisville..... 1872.	1881	100,000	148,234	17,544	30,690	13,749	7,975	21,724	2,075	8,000	4,328	14,403
A. F. Coldewey, Pres., Henry Hurter, Sec.	1880	100,000	141,140	16,680	24,460	14,888	6,800	21,688	4,366	8,000	4,624	16,990
	1879	100,000	136,595	11,272	25,323	14,168	8,698	22,866	4,680	8,000	4,464	17,144
LOUISIANA.												
†CRESCENT, New Orleans.....1849.	1881	*c* 400,000	506,440	115,589	.....	342,041	19,115	361,156	197,486	38,838	128,073	364,397
W. R. Lyman, Pres., Charles E. Rice, Sec.	1880	400,000	484,095	72,554	11,541	140,176	9,384	149,560	50,648	11,363	30,437	92,448
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, New Orleans.....1875.	1881	128,000	345,000	174,000	43,000	126,000	15,000	141,000	50,000	22,000	35,000	107,000
I. N. Marks, Pres., R. H. Benners, Sec.	1880	* 150,000	230,851	.....	.....	109,101	.....	.....	28,139	.....	21,612	.....
	1879	* 150,000	330,322	.....	.....	96,091	.....	.....	54,315	.....	15,865	.....
GERMANIA, New Orleans.....	1881	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. Zuberbier, Pres., E. Maier, Sec.	1880	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	200,000	.....	.....	....	.....	.....	.....	.....	.....	.....	.....
†FACTORS AND TRADERS, New Orleans.....	§1881	1,000,000	1,130,028	65,307	64,721	554,860	77,109	631,969	192,243	134,148	197,232	523,623
Ed. A. Palfrey, Pres., Thos. F. Walker, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
LAFAYETTE, New Orleans.....1869.	1881	150,000	193,837	.....	.....	42,073	12,649	54,722	12,126	15,000	10,189	37,315
Louis Mathis, Pres., G. Gaisser, Sec.	1880	150,000	183,489	.....	.....	38,869	8,597	47,466	6,467	.....	8,087	.....
	1879	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MECHANICS AND TRADERS, New Orleans.....1869.	1881	375,000	691,914	158,179	158,735	196,092	47,492	243,584	71,130	29,648	37,344	138,122
Lloyd R. Coleman, Pres., George H. Frost, Sec	1880	350,000	556,887	121,950	84,937	156,770	38,680	195,450	68,252	52,421	31,633	152,306
	1879	350,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MERCHANTS MUTUAL, New Orleans.....	1881	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Paul Fourchy, Pres., G. W. Nott, Sec.	1880	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes stock notes. † (See foot note on following page.) ‡ Reserve for unearned premiums not provided for. § Figures for the year ending April 30, 1881. *a* The Franklin, Louisville and Union organized, in 1879, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business.—Officers, James Trabue, Pres., J. L. Shallcross, Sec'y. *b* Composed of premium notes principally. *c* Recently increased to $600,000.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends	Total Disbursements.
LOUISIANA—*Continued.*												
New Orleans Ins. Ass'n, New Orleans.....1869.	1881	$300,000	$509,250	$166,332	$42,918	$397,506	$19,255	$416,761	$253,867	$52,149	$109,326	$415,342
M. Musson, Pres., G. Lanaux, Sec.	1880	300,000	574,897	193,718	81,179	485,683	55,801	541,484	139,610	30,229	101,401	271,240
	1879	300,000	475,152	133,178	41,974	352,856	16,470	369,326	128,131	46,303	65,309	239,743
†New Orleans Insurance Co., New Orleans.1805.	1881	500,000	774,712	164,465	110,247	392,321	165,454	557,775	182,460	50,000	119,741	352,201
Jules Tuyes, Pres., J. W. Hincks, Sec.	1880	500,000	715,498	130,457	85,041	311,468	57,086	368,554	123,943	50,000	59,570	233,513
	1879	500,000	653,839	137,122	16,717	383,549	31,665	415 214	186,776	25,000	49,600	261,376
Sun Mutual, New Orleans.....1856.	1881	500,000	780,798	176,606	104,192	411,184	43,031	454,215	220,562	49,578	118,347	388,487
James I. Day, Pres., Horace Carpenter, Sec.	1880	500,000	670,084	196,737	73,347	408,205	28,815	437,020	184,602	59,583	112,898	357,083
	1879	500,000	580,729	.....	.....	362,389	.....	.....	145,220	.....	.....	.....
†Teutonia, New Orleans.....	1881	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. B. Schmidt, Pres., Albert P. Noll, Sec.	1880	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	250,000	363,935	.....	.....	177,319	.....	.....	71,329	.....	10,470	.....
MAINE.												
Merchants Marine, Bangor.....1870.	1881	150,000	*d* 279,444	74,168	55,276	59,387	2,999	59,386	54,551	9,000	8,095	71,646
Moses Giddings, Pres , Wm. B. Snow, Sec.	1880	150,000	*d* 277,866	55,662	72,204	54,476	4,300	58,776	50,471	15,000	7,210	72,681
	1879	150,000	*d* 291,372	62,664	78 709	66,021	3,376	69,398	37,635	17,940	6,708	62,283
Ocean, Portland (Marine).....1832.	1881	140,000	*d* 290,031	53,838	96,193	45,329	9,485	54,814	44,897	10,936	7 830	63,663
Geo. A. Wright, Pres., Richd. O. Conant, Sec.	1880	140,000	*d* 288,881	53,714	95,167	54,609	9,820	64,429	38,461	14,080	8,537	61,078
	1879	140,000	*d* 282,938	62,178	80,760	60,340	8,765	69,105	34,115	9,958	8,020	52,093
Union, Bangor (Marine).....1862.	1881	100,000	*d* 262,328	71,974	90,354	93,513	8,639	102,152	60,340	16,000	20,137	96,477
Arad Thompson, Pres., A. F. Stetson, Sec.	1880	100,000	*d* 255,706	74,836	80,870	79,465	8,129	87,594	36,315	16,000	10,314	62,629
	1879	100,000	*d* 230,883	69,986	60,897	74,874	10,141	85,015	40,455	41,000	8,502	89,957
MARYLAND.												
American, Baltimore.....1858.	1881	181,405	253,916	12,297	60,214	20,688	16,313	37,001	8,726	14,539	9,238	32,503
A. R. Cathcart, Pres., D. C. Chapman, Sec.	1880	181,405	24,6571	11,862	53,304	20,894	13,489	34,383	6,279	12,700	9,738	28,717
	1879	181,405	230,506	11,764	39,337	15,854	11,825	27,679	19,961	12,574	10,319	42,845
Associated Firemens, Baltimore... .....1847.	1881	200,000	365,943	24,236	141,707	32,684	18,008	50,692	15,795	20,016	14,426	50,237
John Cushing Pres., Jno. C. Boyd, Sec.	1880	200,000	363,170	20,923	142,247	34,081	17,154	51,235	4,740	19,937	13,308	37,985
	1879	200,000	333,247	20,289	112,958	33,760	17,151	50,911	7,161	20,181	13,669	41,011
Baltimore, Baltimore.....1807.	1881	200,000	632,990	74,711	358,279	38,429	32,878	71,307	17,978	44,174	16,531	78,683
Wm. G. Harrison, Pres., M. K. Burch, Sec.	1880	200,000	649,736	72,615	377 121	39,432	32,338	71,770	9,648	34,757	16,232	60,637
	1879	200,000	609,402	72,194	337,208	41,200	31,786	72,985	22,579	34,600	15,997	73,176

† The Crescent, Factors and Traders, New Orleans Ins. Co. and Teutonia do a combined agency business in Southern States as "The Syndicate." *d* Includes premium notes.

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MARYLAND—*Continued.*													
BALTIMORE EQUITABLE SOCIETY, Baltimore..1794.	1881	Mutual.	1,375,256	572,854	802,402	9,078	101,451	110,529	32,436	* 22,043	17,033	71,512
F. A. Crook, Treas., Hugh B. Jones, Sec.	1880	Mutual.	1,327,518	591,969	735,549	9,455	96,200	105,595	11,468	* 29,336	15,665	56,467
	1879	Mutual.	1,227,272	569,238	658,034	10,572	64,301	74,873	13,285	.....	14,852	28,132
FIREMENS, Baltimore.....1825.	1881	378,000	521,193	113,757	29,436	177,135	26,088	203,224	140,499	45,089	57,170	242,758
J. M. Anderson, Pres., R. E. Warfield, Sec.	1880	378,000	572,338	118,202	76,136	186,110	25,718	211,828	105,301	57,804	74,958	238,063
	1879	378,000	545,034	68,765	98,269	135,461	26,502	161,963	78,443	73,425	39,435	191,303
GERMAN, Baltimore.....1865.	1881	500,000	808,259	87,142	221,117	91,501	37,677	129,178	84,668	50,000	35,895	170,563
Chas. Weber, Pres., Chas. Weber, Jr., Sec.	1880	500,000	824,344	171,733	152,611	207,772	36,422	244,194	132,889	50,000	73,080	255,969
	1879	500,000	852,642	129,706	222,936	183,536	39,597	223,133	73,018	50,000	56,598	179,616
GERMAN-AMERICAN, Baltimore.....1880.	1881	200,000	232,398	10,991	21,407	14,685	14,797	29,482	2,189	8,036	14,645	24,870
Earnest Hoen, Pres., Henry Vees, Sec.	1880	205,350	232,725	5,638	21,737	3,962	5,960	9,921	71	.....	4,763	4,833
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
HOME, Baltimore.....1867.	1881	100,000	179,582	20,293	59,289	24,443	8,642	33,085	9,462	9,640	10,218	29,320
G. H. Williams, Pres., W. R. Fluharty, Sec.	1880	100,000	177,391	18,563	58,828	24,384	6,453	30,837	6,640	9,975	10,816	27,430
	1879	100,000	163,137	17,444	45,693	23,681	7,101	30,782	10,218	9,865	9,690	29,773
HOWARD, Baltimore.....1856.	1881	200,000	300,418	229,783	70,635	32,791	16,539	49,330	18,221	19,404	14,147	51,772
A. Reese, Pres., J. H. Katzenberger, Sec.	1880	200,000	303,367	23,794	79,573	33,159	15,412	48,571	11,517	20,257	14,351	46,125
	1879	200,000	293,761	24,690	69,071	33,786	15,781	49,567	12,756	19,414	14,583	46,753
MARYLAND, Baltimore.....1858.	1881	100,000	134,421	10,869	23,553	17,327	8,053	25,380	7,106	6,297	4,809	22,812
Wm. R. Barry, Pres., John M. Beck, Sec.	1880	100,000	132,497	16,801	15,696	17,995	8,323	26,318	8,325	6,035	10,286	24,646
	1879	100,000	130,005	11,168	18,837	15,453	7,680	23,133	9,210	3,216	9,281	21,707
MERCHANTS MUTUAL, Baltimore.....1846.	1881	200,000	313,675	10,479	103,196	35,485	17,275	52,760	27,911	20,000	9,229	57,140
Geo. B. Coale, Pres., W. E. Morris, Sec.	1880	200,000	329,934	27,187	102,746	32,227	20,991	54,218	16,835	30,000	8,299	55,134
	1879	200,000	308,074	5,800	102,274	31,122	17,123	48,245	10,856	20,000	7,924	38,780
NATIONAL, Baltimore.....1849.	1881	200,000	323,553	117,775	5,778	130,881	18,924	149,805	80,574	19,873	50,458	150,905
J. B. Seidenstricker, Pres., H. C. Landis, Sec.	1880	200,000	310,592	76,233	34,359	108,949	16,161	125,110	68,718	19,848	39,653	128,219
	1879	200,000	289,249	64,308	24,941	88,614	14,911	103,525	50,833	24,080	37,790	112,703
PEABODY, Baltimore.....1862.	1881	127,500	400,916	31,246	242,170	30,920	20,403	51,323	9,814	13,164	12,204	35,182
Thos. J. Carey, Pres., R. B. Post, Sec.	1880	127,500	373,060	29,009	216,551	35,087	17,200	52,287	13,307	13,125	12,051	38,484
	1879	127,500	341,970	29,352	185,118	35,136	15,366	50,502	16,571	12,750	12,433	41,754
POTOMAC, Baltimore.....1867.	1881	100,125	154,267	12,537	41,605	15,607	7,201	22,808	1,361	7,951	7,726	17,038
I. W. Jewett, Pres., E. A. Schobban, Sec.	1880	100,125	142,011	8,515	33,371	12,780	7,995	20,775	8,916	7,992	6,917	23,825
	1879	100,125	138,387	7,812	30,450	11,837	5,788	17,625	820	6,008	6,615	13,443
MASSACHUSETTS.												
ABINGTON MUTUAL, Abington.....1856.	1881	Mutual.	42,943	19,679	23,264	10,858	2,142	13,000	5,430	* 2,129	3,735	11,294
J. Vaughn, Pres., F. P. Howland, Sec.	1880	Mutual.	41,973	19,942	22,031	10,817	1,964	12,781	6,664	* 2,659	3,305	12,628
	1879	Mutual.	37,388	18,085	19,303	11,203	1,977	13,180	7,367	* 2,768	3,258	13,393
AMERICAN, Boston.....1818.	1881	300,000	580,267	146,026	134,241	176,329	20,742	197,071	101,271	29,930	43,807	175,008
Francis Peabody, Pres., J. W. Field, Sec.	1880	300,000	551,761	96,617	155,144	110,215	21,383	131,598	70,926	29,975	32,137	133,037
	1879	300,000	525,012	87,390	137,622	80,577	19,601	100,178	54,918	29,910	26,773	111,601

* Returned to policyholders. † Organized in 1880.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital.	Total Assets Exclusive of Prem. Note.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MASSACHUSETTS—*Continued.*												
ARKWRIGHT MUTUAL, Boston.....1860.	1881	Mutual.	$260,886	$125,753	$135,133	$250,098	$11,667	$261,765	$119,041	*$96,574	$20,438	$236,053
W. Higginson, Pres., E. H. Sprague, Sec.	1880	Mutual.	231,489	179,791	51,698	230,372	11,906	242,278	56,268	*167,612	19,413	243,293
	1879	Mutual.	223,707	99,941	123,766	199,387	9,091	208,478	17,509	*142,754	17,576	177,839
BARNSTABLE CO. MUTUAL, Yarmouth Port....1833.	1881	Mutual.	80,397	40,476	39,921	14,113	4,426	18,539	5,099	*9,188	2,354	16,641
Joseph R. Hall, Pres., Frank Thacher, Sec.	1880	Mutual.	77,762	40,331	37,431	17,077	3,633	20,710	3,568	*11,158	2,851	17,578
	1879	Mutual.	70,588	39,428	31,160	14,867	3,193	18,060	12,551	*10,545	2,169	27,104
BERKSHIRE MUTUAL, Pittsfield.....1835.	1881	Mutual.	66,374	32,302	34,072	12,458	3,709	16,167	5,357	3,951	3,923	13,231
J. L. Peck, Pres., J. M. Stevenson, Sec.	1880	Mutual.	63,372	31,577	31,795	13,403	4,269	17,672	7,719	*4,763	4,047	16,529
	1879	Mutual.	60,367	35,701	24,666	12,192	2,408	14,600	7,331	*3,325	4,840	15,496
BOSTON MANUFACTURERS MUTUAL, Boston...1850.	1881	Mutual.	490,748	235,118	255,630	470,942	17,216	488,158	176,508	*211,904	43,913	432,319
E. Atkinson, Pres., W. B. Whiting, Sec.	1880	Mutual.	423,976	281,644	142,332	434,903	26,640	461,543	137,308	*305,423	51,703	494,434
	1879	Mutual.	417,415	185,899	231,516	363,241	36,930	400,171	33,024	*282,834	39,773	355,631
BOSTON MARINE, Boston.....1873.	1881	1,000,000	†2366,535	940,766	425,769	1,131,849	74,462	1,206,311	685,816	75,000	199,201	960,017
R. B. Fuller, Pres., T. H. Lord, Sec.	1880	500,000	†1483,874	583,567	400,307	726,319	38,478	764,797	436,314	50,000	130,391	616,705
	1879	500,000	†1211,427	510,379	201,048	629,718	30,042	659,760	421,474	50,000	133,195	604,666
BOYLSTON MUTUAL, Boston.....1872.	1881	557,200	909,433	175,382	176,851	325,302	45,187	370,489	251,598	*a* 71,174	92,486	415,258
J. W. Balch, Pres., Washington Glover, Sec.	1880	557,200	970,258	187,758	225,300	288,175	49,245	337,420	169,360	*a* 82,610	75,796	327,766
	1879	557,200	928,659	191,966	179,493	199,577	41,635	241,212	130,966	*a* 49,178	59,425	239,569
CAMBRIDGE MUTUAL, Cambridgeport.....1833.	1881	Mutual.	122,549	39,276	83,273	19,778	6,125	25,903	246	* 8,937	7,415	16,598
Josiah W. Cook, Pres., Alfred L. Barbour, Sec.	1880	Mutual.	114,943	38,659	76,284	20,495	6,664	26,159	1,828	* 9,358	7,336	18,522
	1879	Mutual.	105,250	37,882	67,368	20,347	4,171	24,518	5,644	* 9,505	4,826	19,975
CHINA MUTUAL, Boston (Marine).....1853.	1881	Mutual.	1,126,104	*b* 895,916	230,188	322,250	38,273	360,523	228,478	*c* 33,695	51,758	313,931
Wm. Perkins, Pres., G. L. De Blois, Sec.	1880	Mutual.	983,054	*b* 799,776	183,278	308,825	33,590	341,715	217,461	*c* 217,770	84,885	520,116
	1879	Mutual.	1,121,840	*b* 948,326	173,514	290,292	39,420	329,712	200,087	*c* 211,240	89,765	501,092
CITIZENS MUTUAL, Boston.....1846.	1881	Mutual.	240,032	145,645	94,387	59 602	11,637	71,239	11,716	* 27,679	20,595	59,990
H. C. Bigelow, Pres., J. W. Peabody, Sec.	1880	Mutual.	230,268	145,019	85,249	59,145	13,862	73,007	13,636	* 29,113	22,803	65,552
	1879	Mutual.	226,391	147,275	79,115	55,073	9,657	64,730	24,577	* 31,387	16,284	78,248
DEDHAM MUTUAL, Dedham.....1837.	1881	Mutual.	76,353	14,785	61,568	8,375	3,946	12,321	3,121	* 2,937	2,905	8,963
George B. Faunce, Pres., E. Howe, Jr., Sec.	1880	Mutual.	72,599	14,753	57,846	7,696	7,850	15,547	1,397	* 2,740	2,891	7,028
	1879	Mutual.	65,313	13,268	52,045	7,318	3,609	19,027	1,187	* 2,648	2,911	6,746
DORCHESTER MUTUAL, Boston.....1855.	1881	Mutual.	195,111	79,842	115,269	46,249	7,499	53,748	16,341	* 18,926	14,054	49,321
E. J. Baker, Pres., W. F. Temple, Sec.	1880	Mutual.	189,792	86,713	103,079	40,962	8 027	48,989	15,809	* 14,805	13,533	44,147
	1879	Mutual.	174,822	93,448	81,374	49,521	6,373	46,894	19,534	* 15,495	13,513	48,542

* Returned to policyholders. † Includes premium notes. *a* Includes payments to scripholders. *b* Includes scrip outstanding. *c* Paid for redemption of scrip.

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MASSACHUSETTS—*Continued.*												
DWELLING HOUSE, Boston.....1872.	1881	300,000	374,492	64,354	10,138	31,840	19,279	51,119	7,543	24,000	26,225	57,768
A. W. Hobart, Pres., H. F. Perkins, Sec.	1880	300,000	379,140	61,991	17,149	28,866	19,680	48,546	7,723	25,160	23,668	56,551
	1879	300,000	373,408	60,418	12,990	20,628	18,979	39,607	5,715	22,320	20,414	48,449
ELIOT, Boston.....1872.	1881	200,000	425,916	101,490	124,426	127,161	19,387	146,548	73,735	19,745	53,176	146,656
G. A. Curtis, Pres., G. C. George, Sec.	1880	200,000	423,301	77,931	145,370	108,849	19,498	128,347	60,020	20,000	46,487	126,507
	1879	200,000	395 222	71,620	123,602	78,707	18,777	97,484	32,943	20,000	35,238	88,181
EQUITABLE MARINE, Provincetown.....1845.	1881	50,000	79,574	25,620	53,954	9,336	1,203	10,539	787	.....	2,432	3,219
John Paine, Pres., Lewis Nickerson, Sec.	1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1879	17,000	22,709	8,810	3,101	9,127	1,001	10,128	9,186	.....	3,798	12,984
ESSEX MUTUAL, Salem.....1829.	1881	Mutual.	42,118	9,927	32,191	2,999	2,207	5,206	7	* 3,111	925	4,043
S. B. Ives, Pres., Chas. S. Nichols, Sec.	1880	Mutual.	40,641	9,127	31,514	1,504	2,181	3,685	102	* 18,414	917	2,833
	1879	Mutual.	37,529	9,560	27,969	3,063	2,124	5,187	1,481	* 2,131	980	4,592
FALL RIVER MANUFACTURERS MUT., Fall River, 1870	1881	Mutual.	152,867	57,314	95,553	114,094	4,861	118,955	25,681	* 52,558	7,213	85,452
Stephen Davoul, Pres., Isaac B. Chace, Sec.	1880	Mutual.	104,872	70,825	34,047	98,933	4,332	103,265	31,170	* 67,179	6,006	104,355
	1879	Mutual.	102,671	543	102,128	83,272	3,928	87,200	4,278	* 63,208	6,322	73,808
FIREMENS, Boston.....1872.	1881	300,000	782,104	126,161	355,943	130,692	35,236	165,928	67,800	29,825	53,896	151,521
T. W. Tucker, Pres., Henry C. Short, Sec.	1880	300,000	765,006	117,115	347,891	114,139	38,456	152,595	75,669	29,945	47,143	152,757
	1879	300,000	573,483	123,910	149,573	94,903	40,945	135,848	38,283	29,915	40,180	108,378
FIRST NATIONAL, Worcester.....1868.	1881	200,000	284,084	64,835	19,249	87,845	21,573	109,418	58,340	6,000	36,613	100,953
Chas. B. Pratt, Pres., R. J. Tatman, Sec.	1880	200,000	273,115	58,962	14,153	96,100	15,446	111,546	88,747	6,000	37,641	132,388
	1879	200,000	285,366	74,509	10,857	102,690	14,392	117,082	96,224	6,000	37,804	140,028
FITCHBURG MUTUAL, Fitchburg §.....1847.	1881	Mutual.	246,073	116,692	129,381	77,209	17,738	94,947	37,703	* 28,538	18,242	84,478
L. H. Bradford, Pres., E. P. Downe, Sec.	1880	Mutual.	236,382	113,163	123,220	70,242	13,633	83,875	32,268	* 29,809	13,727	77,804
	1879	Mutual.	230,660	117,994	112,666	64,528	12,776	77,304	32,760	* 30,548	12,637	75,945
FRANKLIN, Boston.....1873.	1881	200,000	241,279	38,778	2,501	48,140	7,453	55,593	34,368	.....	23,694	58,062
E. B. Whitney, Pres., A. T. Byrnes, Sec.	1880	200,000	241,155	39,669	1,486	52,918	10,464	63,382	54,695	.....	24,266	78,961
	1879	200,000	250,124	54,756	—4,632	62,302	14,431	76,732	38,221	12,000	26,703	76,924
FRANKLIN MUTUAL, Greenfield.....1828.	1881	Mutual.	26,125	20,111	6,014	5,971	670	6,641	3,864	* 2,034	1,845	7,743
Wm. Keath, Pres., G. D. Williams, Sec.	1880	Mutual.	22,901	14,394	7,507	6,378	825	7,203	3,115	* 2,138	2,005	7,258
	1879	Mutual.	22,310	17,985	4,325	4,370	1,227	5,597	4,041	* 891	2,790	7,722
GLOUCESTER, Gloucester.....1869.	1881	100,000	139,704	26,845	12,859	33,091	7,345	40,436	25,007	10,172	10,035	45,214
Robt. R. Fears, Pres., J. Cunningham, Sec.	1880	100,000	151,354	31,606	19,748	32,732	8,409	41,141	26,793	11,396	9,529	47,718
	1879	100,000	151,854	37,094	14,760	39,651	9,677	49,328	48,178	2,952	11,842	62,972
HAMPSHIRE MUTUAL, Northampton.....1830.	1881	Mutual.	52,244	23,677	28,567	8,488	2,457	10,945	5,879	* 2,688	2,687	11,254
Geo. W. Hubbard, Pres., Oliver Walker, Sec.	1880	Mutual.	51,388	22,063	29,325	9,077	795	11,872	3,941	* 3,579	2,643	10,163
	1879	Mutual.	48,939	21,764	27,175	9,626	2,550	12,176	7,735	* 4,130	2,973	14,838
HINGHAM MUTUAL, Hingham.....1826.	1881	Mutual.	329,753	185,401	144,352	53,238	17,179	70,417	27,055	* 34,300	11,472	72,827
Amos Bates, Pres., Henry W. Cushing, Sec.	1880	Mutual.	331,067	190,610	140,457	69,705	17,048	86,753	25,797	* 44,207	12,878	82,882
	1879	Mutual.	318,812	190,440	128,372	59,709	15,393	75,102	34,950	* 39,928	10,758	85,636

* Returned to policyholders. § First and second class combined. — Impairment. *c* Retired in 1880, but resumed business in 1881.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 1.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MASSACHUSETTS—*Continued.*												
HOLYOKE MUTUAL, Salem.....1843.	1881	$100,000	$568,657	$136,776	$331,881	$81,787	$28,816	$110,603	$14,479	‡ $36,904	$24,540	$75,923
A. Story, Pres., Thos. H. Johnson, Sec.	1880	100,000	527,881	135,669	292,212	77,597	26,911	104,514	24,738	‡ 35,814	25,378	85,930
	1879	100,000	483,302	145,049	238,253	76,383	25,240	101,624	25,711	‡ 33,432	22,845	81 988
INDIA MUTUAL (Marine), Boston.....1867.	1881	† 93,600	330,416	*b*245,634	—8,818	114,430	9,311	123,741	127,752	*a* 8,596	22,188	158,536
John H. Dane, Pres., W. L. Caverly, Sec.	1880	† 106,900	382,718	*b* 252,091	21,027	98,167	9,328	107,495	80,563	*a* 8,585	19,725	108,873
	1879	† 115,000	375,880	*b* 148,120	12,760	98,092	7,629	105,721	67,015	*a* 7,476	19,804	94,295
LOWELL MUTUAL, Lowell.....1832.	1881	Mutual.	66,835	12,904	53,931	7,582	3,046	10,628	1,188	* 3,524	3,721	8,433
J. K. Fellows, Pres., Chas. W. Drew, Sec.	1880	Mutual.	63,776	12,443	51,333	8,207	3,322	11,529	957	* 3,742	2,947	7,646
	1879	Mutual.	57,262	12,660	44,602	7,734	2,918	10,652	760	* 3,371	3,033	7,164
LYNN MUTUAL, Lynn.....1828.	1881	Mutual.	58,627	22,078	36,549	3,739	3 188	6,927	356	* 2,631	1,720	4,707
T. B. Newhall, Pres., W. F. Johnson, Sec.	1880	Mutual.	55,852	21,488	34,364	4,420	2,960	7,380	820	* 2,712	1,755	5,287
	1879	Mutual.	52,712	21,306	31,406	4,932	2,750	7,682	424	* 3,220	1,738	5,382
MANUFACTURERS F. AND M., Boston.....1873.	1881	500,000	1,055,629	438,298	117,331	821,473	54,830	876,303	790,468	49,950	271,655	1,112,073
Samuel Appleton, Pres., Samuel H. Wise, Sec.	1880	500,000	1,268,059	443,190	324,869	658,608	49,993	708,601	432,064	50,000	64,978	547,042
	1879	500,000	1,148,679	407,721	240,958	337,618	46,061	383,679	290,265	50,000	101,988	442,253
MASSACHUSETTS MUTUAL, Boston.....1872.	1881	† 200,000	318,424	60,464	57,960	17,994	16,493	34,487	2,280	‡ 17,729	17,715	37,724
C. B. Cummings, Pres., J. M. Corbett, Sec.	1880	† 200,000	325,585	73,190	52,395	16,705	18,655	35,360	7,107	‡ 16,586	16,737	40,430
	1879	† 200,000	318,639	84,205	34,434	19,705	17,648	37,353	1,427	‡ 18,550	17,551	37,528
MERCANTILE FIRE AND MARINE, Boston.....1823.	1881	400,000	765,989	185,519	180,470	195,009	35,037	230,046	123,140	40,000	61 593	224,733
Geo. R. Rogers, Pres., B. F. Field, Jr., Sec.	1880	400,000	753,031	141,276	211,755	185,206	35,406	220,612	121,507	40,620	53,554	215,681
	1879	400,000	727,857	131,594	196,263	127,100	32,134	159,234	89,837	41,125	38,155	169,117
MERCHANTS AND FARMERS MUT'L, Worcester.1846.	1881	Mutual.	226,738	101,479	125,259	52,643	10,515	63,158	14,025	* 22,374	20,733	57 132
Isaac Davis, Pres., E. B. Stoddard, Sec.	1880	Mutual.	220,634	102,225	118,409	51,945	9,884	61,829	13,119	* 20,595	18,858	52,572
	1879	Mutual.	209,379	102,322	107,057	45,004	9,497	54,503	24,876	* 18,367	18,108	61,351
MERRIMACK MUTUAL, Andover.....1828.	1881	Mutual.	216,755	110,434	106,321	51,831	11,231	63,062	19,944	* 19,574	14,160	53,678
William S. Jenkins, Pres., J. A. Smart, Sec.	1880	Mutual.	206,208	108,166	98,042	49,440	10,245	59,685	12,608	* 16,925	14,826	44,359
	1879	Mutual.	182,525	101,591	80,930	47,683	9,409	57,090	23,903	* 19,004	13,385	56,292
MIDDLESEX MUTUAL, Concord.....1826.	1881	Mutual.	382,063	141,982	240,081	60,114	18,076	78,190	21,417	* 30,664	17,631	69,712
Geo. Hayward, Pres., R. Barrett, Sec.	1880	Mutual.	373,549	137,883	235,666	63,407	15,508	78,915	14,736	* 34,970	18,144	68,150
	1879	Mutual.	352,404	1378,83	214,228	66,079	15,892	81,971	21,067	* 37,827	18,580	77,474
MILL OWNERS MUTUAL, Boston.....1873.	1881	Mutual.	105,689	61,626	44,063	120,746	3,188	123,934	21,205	* 54,864	13,964	89,033
W. H. Kent, Pres., F. S. Cabot, Sec.	1880	Mutual.	70,777	71,044	— 267	108,139	2,442	110,581	36,013	* 64,382	13,440	113,835
	1879	Mutual.	72,525	46,305	26,220	92,681	2,248	94,929	8,063	* 55,293	13,443	76,799

* Returned to policyholders. † Capital guaranteed by subscription notes. ‡ Includes money returned to policyholders. — Impairment. *a* Paid to scripholders. *b* Includes scrip outstanding.

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MASSACHUSETTS—*Continued.*

MUTUAL FIRE ASSURANCE, Springfield.....1827.	1881	Mutual.	117,756	32,165	85,591	11,076	5,971	17,047	882	* 8,253	2,883	12,018
W. C. Sturtevant, Pres., F. R. Young, Sec. & Tr.	1880	Mutual.	111,645	32,344	79,301	10,532	6,299	16,831	3,877	* 7,937	3,259	15,073
	1879	Mutual.	105,052	34,471	70,582	10,375	6,135	16,510	1,110	* 6,447	3,180	10,737
MUTUAL FIRE INSURANCE, Salem.....1838.	1881	Mutual.	34,333	7,862	26,471	2,718	1,874	4,592	88	* 1,342	1,389	2,819
Charles S. Nichols, Pres., S. A. Potter, Sec.	1880	Mutual.	32,387	7,741	24,646	5,092	1,797	6,889	2,886	* 2,530	1,459	6,875
	1879	Mutual.	30,924	8,346	22,578	6,451	1,732	8,183	29	* 3,704	1,426	5,161
MUTUAL PROTECTION, Boston.....1861.	1881	Mutual	36,004	5,243	30,761	2,143	1,899	4,592	235	* 675	906	1,816
A. Stone, Pres., G. H. Pendergast, Sec.	1880	Mutual.	33,685	5,793	27,892	2,289	1,836	4,125	5	* 743	855	1,603
	1879	Mutual.	31,317	6,133	25,184	2,927	1,628	4,555	5	* 1,132	926	2,063
NEPTUNE F. AND M., Boston.....1872.	1881	300,000	548,610	109,680	138,930	139,582	24,823	164,405	90,481	30,000	44,518	164,999
G. F. Osborne, Pres., E. B. Hinkley, Sec.	1880	300,000	554,144	94,979	159,165	140,914	25,283	166,197	109,083	30,000	45,144	184,227
	1879	300,000	537,035	109,954	127,081	124,322	24,666	148,988	92,531	30,000	36,136	158,667
NEWBURYPORT MUTUAL, Newburyport.....1829.	1881	Mutual	28,052	4,304	23,748	1,154	1,380	2,534	12	* 1,179	467	1,658
Amos Noyes, Pres., Jos. J. Knapp, Sec.	1880	Mutual.	27,148	4,402	22,748	1,201	1,261	2,462	.....	* 1,214	486	1,700
	1879	Mutual.	23,971	4,447	19,834	1,424	1,055	2,479	850	* 1,559	534	2,943
NORFOLK MUTUAL, Dedham.....1825.	1881	Mutual.	329,791	121,628	208,163	39,633	17,877	57,510	16,365	* 20,977	11,098	48,440
Ira Cleveland, Pres., Elijah Howe, Jr., Sec.	1880	Mutual.	319,208	122,140	197,068	36,446	16,785	53,231	14,716	* 19,880	9,997	44,593
	1879	Mutual.	299,931	124,579	175,352	48,573	18,540	67,113	25,037	* 27,580	13,101	65,718
NORTH AMERICAN, Boston.....1872.	1881	200,000	331,280	50,141	81,139	53,514	17,289	70,804	30,645	20,000	26,088	76,733
A. Bowker, Pres., E. E. Patridge, Sec.	1880	200,000	337,414	49,976	87,438	45,727	25,017	70,744	12,868	20,050	24,038	56,956
	1879	200,000	315,497	46,557	68,940	39,375	15,541	54,916	22,950	19,950	21,491	64,391
PRESCOTT, Boston.....1872	1881	200,000	411,787	137,309	74,478	174,245	18,396	192,641	128,267	20,000	59,741	208,008
Franklin Greene, Pres., F. H. Stevens, Sec.	1880	200,000	429,194	117,455	111,739	145,740	18,162	163,902	95,456	20,000	50,993	166,449
	1879	200,000	402,363	113,438	88,925	126,242	19,175	145,417	85,528	20,000	45,894	151,422
QUINCY MUTUAL, Quincy.....1851.	1881	Mutual.	440,183	186,673	253,510	93,651	41,607	135,258	33,674	* 40,990	28,825	103,489
I. W. Munroe, Pres., C. A. Howland, Sec.	1880	Mutual.	425,047	190,535	234,513	96,986	20,051	117,037	25,974	* 41,844	18,705	96,523
	1879	Mutual.	386,631	194,940	191,691	91,536	13,761	105,297	21,869	* 40,392	28,533	90,193
SALEM MARINE, Salem.....1856.	1881	100,000	248,566	36,215	112,351	49,451	12,666	62,117	40,759	10,000	8,781	59,540
Wm. Northey, Pres., F. P. Richardson, Sec.	1880	100,000	279,692	39,621	140,071	56,324	12,246	68,570	29,259	9,975	8,291	47,525
	1879	100,000	231,596	7,462	123,607	42,919	10,687	53,606	35,927	9,985	6,717	52,629
SHOE AND LEATHER, Boston.....1872.	1881	600,000	1,022,104	386,409	35,695	604,755	35,405	640,160	496,247	50,000	112,640	658,887
J. C. Abbott, Pres., C. A. Fuller, Sec.	1880	400,000	859,940	272,690	187,250	422,680	30,337	452,417	239,485	35,000	82,519	357,004
	1879	300,000	752,328	231,596	220,732	246,554	28,438	274,992	136,316	30,000	63,064	229,380
SOUTH DANVERS MUTUAL, Peabody.....1829.	1881	Mutual.	53,213	12,393	40,320	2,846	2,838	5,684	1,149	* 2,849	1,056	5,054
Wm. P. Clark, Pres., Geo. M. Foster, Sec.	1880	Mutual.	50,765	11,664	39,101	2,999	2,814	5,813	45	* 2,849	1,038	3,932
	1879	Mutual.	45,481	11,612	33,869	3,365	2,601	5,966	118	* 3,307	1,042	4,467
SPRINGFIELD F. and M., Springfield.....1849.	1881	1,000,000	2,255,808	824,691	431,117	1,033,700	101,916	1,136,616	603,134	100,000	344,309	1,047,443
J. N. Dunham, Pres., S. J. Hall, Sec.	1880	1,000,000	2,082,585	720,637	361,948	916,996	105,801	1,012,797	521,952	75,000	302,304	899,256
	1879	750,000	1,858,354	664,143	444,211	790,261	90,955	881,216	496,156	75,000	264,219	835,375

* Returned to policyholders.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MASSACHUSETTS—*Continued.*												
TRADERS AND MECHANICS, Lowell § .....1848.	1881	Mutual.	$326,204	$118,442	$207,762	$67,956	$18,093	$86,049	$13,140	* $21,977	$12,939	$48,057
Levi Sprague, Pres., E. M. Tucke, Sec.	1880	Mutual.	287,898	110,430	177,468	49,993	15,820	65,813	15.505	* 22,377	11.362	49,242
	1879	Mutual.	268,901	112,457	156,444	52,969	12,204	65,173	12,222	* 23,956	13,604	49,786
WASHINGTON F. & M., Boston.....1872.	1881	400,000	943,009	213,524	329,485	322,954	37,531	360,485	212,974	40,000	84,592	337,564
Isaac Sweetser, Pres., A. W. Damon, Sec.	1880	400,000	936,865	181,026	355,839	281,815	39,186	321,001	164,587	40,000	71,050	275,632
	1879	400,000	845,761	172,068	273,693	198,020	34,745	232,765	101,547	40,000	52,785	194,336
WORCESTER MANUFACTURERS MUT., Worcester, '55	1881	Mutual.	203,770	79,868	123,902	165,309	10,950	176,259	70.850	* 77,537	18,310	166,697
Geo. M. Rice, Pres., S. R. Barton, Sec.	1880	Mutual.	188,106	108,904	79,202	156,832	10,010	166,842	31,284	*127,360	13,159	171,803
	1879	Mutual.	187,003	71,336	115,667	143,979	9,122	153,101	14,446	*120,432	9,760	144,638
WORCESTER MUTUAL, Worcester.....1823.	1881	Mutual.	505,774	235,667	270,107	95,565	27,909	123.474	27,596	* 58,763	22,569	108,928
Ebenezer Torrey, Pres., C. M. Miles, V. P. and	1880	Mutual.	489,469	237,099	252,370	94,579	29 609	124,188	30,265	* 58,615	21,057	109,937
Treas , R. F. Upham, Sec.	1879	Mutual.	475,731	242,026	233,705	107,826	26,250	134,076	30,627	* 67,584	24,143	122,354
MICHIGAN.												
DETROIT FIRE AND MARINE, Detroit.....1866.	1881	300,000	618,063	101,234	216,829	164,681	94,816	259.497	90,965	77,500	53,894	222,359
C. Van Husen, Pres., J. J. Clark, Sec.	1880	250,000	580,180	71,160	259,020	110,274	41,849	152,123	50,874	25,000	42,078	117,952
	1879	250,000	545,345	63,085	232,260	109,234	40,459	149,693	42,760	25,000	39,130	106,890
MICHIGAN FIRE AND MARINE, Detroit.....1881.	1881	200,000	213 244	11,867	1,377	22 625	206,194	228 819	7,144	.....	10,566	17,710
Francis Palms, Pres., E. C. Preston, Sec.	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
MINNESOTA.												
MINNESOTA FARMERS MUTUAL, Minneapolis..1865.	1881	Mutual.	134,383	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. Q. Farmer, Pres., W. A. Nimock, Sec.	1880	Mutual.	151,189	ƒ15,310	135,879	34,739	3,371	38,110	14,434	.....	14,801	29,235
	1879	Mutual.	139,008	ƒ 9,461	129,539	31 142	2,867	34,009	12,275	.....	12,808	27,084
ST. PAUL FIRE AND MARINE, St. Paul.....1865.	1881	400,000	873,727	308,009	165,718	495,971	55,778	551,749	348,008	40,000	141,331	529,339
C. H. Bigelow, Pres., Chas. B. Gilbert, Sec.	1880	400,000	854,306	295,823	158,483	504,007	53,059	557,166	370,824	40,000	143,721	554,545
	1879	400,000	857,681	291,306	166,375	498,926	60,999	559,925	373,296	40,000	143,980	557,276
MISSOURI.												
AMERICAN CENTRAL, St. Louis.....1853.	1881	600,000	1,160,545	327,033	233,512	411,801	‡335,665	747,466	245,949	85,900	135,882	467,731
Geo. T. Cram, Pres., C. Christensen, Sec.	1880	300,000	816,106	265,810	250,296	406,716	37,824	444,540	243,385	43,792	152,664	439,841
	1879	300,000	781,383	250,793	230,590	345,340	38,928	384,268	245,213	41,700	131,099	418,012

* Returned to policyholders. † Organized in 1881. ‡ Includes $300,000 new capital paid in. § Stock department winding up. ƒ No provision for reserve. N. B.—In the West, the Eliot, Firemens and Washington insurance companies, all of Boston, do a combined agency business under the name of "The Boston Underwriters." In the East, the combination differs in composition in different cities. In New York, the Eliot, Neptune, Shoe and Leather and Washington compose "The Boston Underwriters;" in Philadelphia, the Eliot, Firemens, Shoe and Leather and Washington constitute the organization; in Portland it represents the Eliot, Firemens, Neptune and Washington; and in Providence again the Eliot, Firemens, Shoe and Leather and Washington.

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MISSOURI—*Continued.*												
CARONDELET HOME MUTUAL, St. Louis.....1868.	1881	Mutual.	*a* 37,536	21,250	16,286	1,989	193	2,182	342	.....	941	1,283
J. Krauss, Pres., C. W. Hoffmeister, Sec.	1880	Mutual.	*a* 30,744	16,105	14,639	842	38	880	514	.....	780	1,294
	1879	Mutual.	*a* 31,024	15,797	15,228	244	.....	244	10	.....	673	683
CITIZENS, St. Louis.....1836.	1881	200,000	390,017	41,192	148,825	64,084	23,825	87,909	53,787	6,000	27,944	87,731
J. B. M. Kehlor, Pres., J. P. Harrison, Sec.	1880	200,000	395,614	52,060	143,554	80,215	23,085	103,300	75,709	20,000	36,255	131,964
	1879	200,000	425,464	58,756	166,708	94,352	22,655	117,007	60,305	16,000	38,328	114,633
FRANKLIN, St. Louis (mutual dep't).....1859.	1881	Mutual.	*a* 264,082	153,536	110,546	15,695	1,348	17,043	11,131	.....	10,378	21,509
Henry Meier, Pres., L. Duestrow, Sec.	1880	Mutual.	*a* 251,404	142,562	108,842	13,460	2,738	16,198	6,810	.....	9,856	16,666
	1879	Mutual.	*a* 247,618	113,610	134,008	28,751	1,790	30,541	12,210	.....	9,905	22,115
GERMAN MUTUAL, St. Louis.....1868.	1881	Mutual.	*a* 155 855	89,355	66,500	18,220	.....	18,220	8,590	.....	7,634	16,228
Frederick Hill, Pres., Henry Hiemenz, Sec.	1880	Mutual.	*a* 163,214	96,139	67,055	21,699	.....	21,699	10 021	.....	7,636	17,657
	1879	Mutual.	*a* 204,550	122,222	82,328	8 927	511	9,438	10,009	.....	8,320	18,329
HERMANN MUTUAL, Hermann.....1860.	1881	Mutual.	*a* 12,082	9,771	2,311	1,358	.....	1,358	.....	.....	80	80
W. C. Böing, Pres., Hermann Schlender, Sr., Sec.	1880	Mutual.	*a* 10,462	5,280	5,174	1,039	.....	1,039	.....	.....	62	62
	1879	Mutual.	*a* 8,798	3,930	4,868	963	445	1 408	.....	.....	135	135
HOPE MUTUAL, St. Louis.....1857.	1881	Mutual.	*a* 217,344	134,393	82,951	15,360	1,424	16,784	6,079	.....	11,268	17,347
I. M. Veitch, Pres., Henry Schmit, Sec.	1880	Mutual.	*a* 217,315	143,303	74,012	21,338	1,043	22,381	5,884	.....	11,527	17,412
	1879	Mutual.	*a* 226,008	139,900	86,108	8,733	584	8,317	4,140	.....	10,945	15,091
JEFFERSON, St. Louis.....1861.	1881	Mutual.	*a* 340,731	204,426	136,305	36,898	3,080	39,978	17,500	.....	20,475	37,975
H. Eisenhardt, Pres., C. R. Fritsch, Sec.	1880	Mutual.	*a* 313,485	188,236	125,249	53,317	2,140	55,457	13,796	.....	20,960	34,756
	1879	Mutual.	*a* 288,120	166,207	121,913	15,207	789	15,996	6,868	.....	10,387	17,255
LACLEDE MUTUAL F. AND M., St. Louis.....1860.	1881	Mutual.	*a* 340,731	204,426	136,305	18,407	1,271	19,678	3,861	.....	10,296	14,157
R. W. Powell, Pres., J. C. Bury, Jr., Sec.	1880	Mutual.	*a* 275,027	149,161	125,866	6,309	1,613	7,922	4,914	.....	10,713	15,627
	1879	Mutual.	*a* 265,033	14,822	124,211	17,657	1,582	19,239	6,838	.....	10,977	17,815
MARINE, St. Louis.....1837.	1881	133,000	194,660	14,714	46,946	22,644	28,561	51,205	18,558	14,960	13,176	46,694
S. M. Edgell, Pres., S. G. Kennedy, Sec.	1880	150,000	212,630	15,830	46,800	24 930	3,317	38,247	10,498	14,895	13,502	38,895
	1879	150,000	210,049	16,021	44,028	82 593	12,709	35,302	10,510	15,000	11,686	37,196
MERCHANTS, St. Joseph.....1866.	1881	200,000	267,709	27,655	40,054	36,170	28,690	64,860	36,153	.....	18,297	54,450
D. M. Steele, Pres., A. Kirkpatrick, Sec.	1880	200,000	256,552	26,908	29,644	36,969	18,920	56,889	26,989	.....	17,925	44,914
	1879	150,000	233,091	21,152	61,939	36,166	15,611	51,777	19,740	.....	15,366	35,106
MISSOURI STATE MUTUAL F. & M., St. Louis.1849.	1881	Mutual.	*a* 257,977	167,800	90,177	15,318	5,410	20,728	12,929	.....	9,369	22,298
S. M. Edgell, Pres., F. B. Homes, Sec.	1880	Mutual.	*a* 256,065	175,147	80,918	17,321	.....	17,321	4,040	.....	10,041	18,081
	1879	Mutual.	*a* 256,668	135,208	121,460	17,762	.....	17,762	3,349	.....	12,796	16,145
MOUND CITY MUTUAL F. AND M., St. Louis...1855.	1881	Mutual.	*a* 178,982	119,355	59,627	19,148	464	16,613	15,289	.....	9,505	24,794
Ellis N. Leeds, Pres., C. H. Alexander, Sec.	1880	Mutual.	*a* 181,380	116,285	65,095	15,401	328	15,729	2,868	.....	10,600	13,468
	1879	Mutual.	*a* 184,982	119,335	65,647	23,310	270	23,580	12,459	.....	10,337	22,796
NORTH ST. LOUIS MUTUAL, St. Louis.....1864.	1881	Mutual.	*a* 109,706	76,800	32,906	18,013	.....	13,013	1,830	.....	7,171	9,001
H. Overstolz, Pres., T. Koch, Sec.	1880	Mutual.	*a* 120,704	94,157	26,547	4,199	.....	4,199	5,074	.....	6,592	11,666
	1879	Mutual.	*a* 121,848	53,294	68,554	18,059	.....	18,059	5,150	.....	7,301	12,451

a Includes premium notes, subject to assessment.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities. Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
MISSOURI—*Continued.*												
ST. CHARLES MUTUAL, St. Charles.....1860.	1881	Mutual.	*a*$175,366	$64,363	$111,003	2,121	.....	6,315	308	.....	2,090	2,398
J. P. Hoehn, Pres., H. J. Schoeneich, Sec.	1880	Mutual.	*a* 169,328	68,112	101,216	2,616	3,745	6,361	75	.....	2,103	2,178
	1879	Mutual.	*a* 147,687	65,678	82,009	2,249	5,209	7,458	3,379	.....	2,169	5,548
ST. LOUIS MUTUAL F. AND M., St. Louis.....1851.	1881	Mutual.	*a* 238,130	236,739	1,391	29,595	.....	29,595	553	.....	8,123	8,676
J. C. Vogel, Pres., J. J. Sutter, Sec.	1880	Mutual.	*a* 1169 266	585,546	583,720	85,332	7,303	92,635	22,428	.....	19,295	41 723
	1879	Mutual.	*a* 1196,143	629,646	560,496	19,728	7,812	27,540	23,631	.....	19,205	42,836
WASHINGTON MUTUAL, St. Louis.....1857.	1881	Mutual.	*a* 313,565	159,150	154,415	14,951	1,550	16,501	1,480	.....	10,685	12,165
Arthur Olshausen, Pres., E. Breitenstein, Sec.	1880	Mutual.	*a* 289,480	149,315	140,165	11,056	1,641	12,697	9,779	.....	9,264	19,043
	1879	Mutual.	*a* 287,900	158,330	129,570	32,703	2,357	34,060	10,360	.....	8,155	18,515
NEW HAMPSHIRE.												
NEW HAMPSHIRE, Manchester.....1869.	1881	†250,000	618,193	185,084	183,109	259,733	33,623	292,356	167,239	20,000	79,192	266,431
J. A. Weston, Pres., John C. French, Sec.	1880	250,000	585,334	164,061	171,273	248,220	29,466	277,686	134,999	20,000	77,158	232,157
	1879	250,000	536,915	140,691	146,224	206,516	27,408	233,924	128,085	20,000	65,227	213,312
NEW JERSEY.												
AMERICAN, Newark.....1846.	1881	600,000	1,538,378	163,622	774 756	211,204	83,295	294,499	89,217	*73 415	83,478	246,110
S. G. Gould, Pres., Fred. H. Harris, Sec.	1880	600,000	1,488,050	139,083	748,967	183,958	85,510	269,468	76,820	*75,921	75,944	228,685
	1879	600,000	1,453,588	135,180	718,408	160,758	86,243	247,001	71,687	*79,705	60,267	211,659
BERGEN COUNTY FARMERS M'L, Spring Valley 1849.	1881	Mutual.	28,317	§1,276	27,041	5,664	525	6,189	5,153	.....	2,206	7,359
G. S. Demarest, Pres., H. H. Voorhis, Sec.	1880	Mutual.	29,854	§2,049	27,805	5,467	828	6,295	6,432	.....	2,115	8,547
	1879	Mutual.	31,802	§ 106	31,796	7,178	909	8,087	6,274	.....	2,531	8,805
BURLINGTON CO. ASSOCIATION, Medford.....1823.	1881	Mutual.	147,316	§1,402	145,914	2,396	7,369	9,765	3,928	.....	1,200	5,128
Charles Stokes, Pres., Isaac W. Stokes, Sec.	1880	Mutual.	148,441	§1,297	147,144	2,142	7,737	9,879	827	.....	1,200	2,027
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CAMDEN, Camden.....1841.	1881	105,730	186,474	33,749	46,995	9,450	5,664	19,302	414	7,535	3,805	11,754
H. B. Wilson, Pres., Jonathan Burr, Sec.	1880	105,730	176,379	32,659	37,989	8,836	10,038	18,874	270	7,364	4,706	12,340
	1879	105,730	168,807	31,712	31,365	8,903	9,324	18,227	8,903	.....	9,324	18,227
CUMBERLAND MUTUAL, Bridgeton.....1844.	1881	Mutual.	55,723	§15,600	40,123	77,549	540	78,089	27,250	.....	6,504	33,753
David P. Elmer, Pres., Henry B. Lupton, Sec.	1880	Mutual.	14,606	§13,418	1,188	12,998	435	13,433	10,986	.....	4,401	15,387
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, Newark.....1855.	1881	500,000	1,237,055	127,519	609,536	193,385	72,274	265,659	87,645	60,000	68,057	215,702
S. R. W. Heath, Pres., D. H. Dunham, Sec.	1880	500,000	1 208,800	114,213	594,587	182,707	70,429	253,136	81,653	54,000	58,434	194,087
	1879	400,000	1,150,107	112,534	637,573	175,013	66,716	241,729	87,005	*a* 48,423	58,522	193,950

* Includes payments to scripholders. † An increase of capital to $500,000 has been made during the current year. *a* Includes premium notes. § Reserve for unearned premiums not provided for.

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NEW JERSEY—*Continued.*

GERMANIA, Newark.....1870.	1881	200,000	236,151	24,990	11,161	45,840	10,313	56,153	16,040	.....	27,862	43,902
Julius Stapff, Pres., John Fischer, Sec.	1880	200,000	224,156	13,725	10,431	24,026	7,179	31,205	10,379	.....	16,655	27,034
	1879	200,000	217,965	15,370	2,595	19,554	7,029	28,583	21,955	.....	17,407	39,362
HUDSON, Jersey City.....1842.	1881	200,000	248,539	43,642	4,897	49,186	9,936	59,122	18,073	9,000	30,706	57,779
J. Gopsil, Pres., R. H. Wilson, Sec.	1880	200,000	245,802	43,256	2,546	51,466	10,642	62,108	25,204	9,000	32,310	66,514
	1879	200,000	252,257	51,999	258	56,015	9,359	65,374	32,005	9,000	35,653	76,658
JERSEY CITY, Jersey City.....1856.	1881	200,000	278,963	50,210	28,752	46,244	13,063	59,307	12,617	12,000	19,166	43,783
Nathaniel Foote, Pres., Henry C. Pearson, Sec	1880	200,000	259,218	44,789	14,429	41,413	13,223	54,636	9,749	12,000	18,665	40,414
	1879	150,000	194,844	42,296	2,548	35,987	11,739	47,726	13,892	7,600	23,324	44,816
MANUFACTURERS, Newark.....1873	1881	200,000	276,395	50,660	25,735	70,774	13,204	83,978	39,803	12,000	28,825	80,628
Geo. Wilkinson, Pres., D. Smith Wood, Sec.	1880	200,000	276,232	65,673	10,559	107,578	18,975	126,553	98,417	13,000	43,641	155,058
	1879	200,000	303,778	89,287	14,491	136,293	13,736	150,029	74,826	14,000	52,414	141,240
THE MERCHANTS INSURANCE CO., Newark....1858.	1881	400,000	1,128,994	278,943	450,051	375,862	59,164	435,026	c202,864	* 60,399	145,922	409,185
Henry Powles, Pres., J. R. Mullikin, Sec.	1880	400,000	1,097,450	257,514	439,936	337,768	31,213	388,981	188,824	* 63,226	132,514	384,564
	1879	400,000	1,087,877	268,242	419,635	321,347	51,372	372,719	168,936	* 66,685	130,610	366,231
MERCER COUNTY MUTUAL, Pennington.....1844.	1881	Mutual.	48,224	§3,000	45,224	13,711	1,850	15,561	11,238	.....	1,385	12,623
H. P. Welling, Pres., W. B. Curlis, Sec.	1880	Mutual.	44,553	§500	44,053	14,044	1,526	15,570	‡9,853	.....	1,871	11,724
	1879	Mutual.	38,794	§3,420	35,374	58,020	1,387	59,407	11,309	.....	3,350	14,659
MILLVILLE MUTUAL M. AND F., Millville *a*....1859.	1881	Mutual.	44,929	23,725	21,204	22,832	4,349	27,181	16,108	.....	5,366	21,474
Francis Reeves, Pres., Richard L. Howell, Sec.	1880	Mutual.	55,735	19,667	36,068	69,703	15,546	85,250	129,942	.....	33,340	163,282
	1879	Mutual.	149,509	117,936	31,573	210,576	2,153	212,729	197,193	.....	46,268	243,461
MOUNT HOLLY, Mount Holly.....1831.	1881	100,000	188,938	59,956	28,982	6,999	9,789	16,788	94	6,000	3,553	9,647
Allen Fennimore, Pres., Harris Cox, Sec. & Treas.	1880	100,000	183,588	160,885	22,703	8,139	9,792	17,931	97	6,000	4,013	10,130
	1879	100,000	172,300	59,406	12,894	7,531	8,957	16,488	1	6,000	3,774	9,775
NATIONAL FIRE AND MARINE, Elizabeth.....1865.	1881	100,000	160,835	12,908	47,927	15,522	8,113	23,635	3,138	7,970	7,841	18,949
Amos Clark, Jr., Pres., Moses F. Cory, Sec.	1880	100,000	154,292	108,765	45,527	14,380	8,309	22,689	7,167	10,100	18,205	35,472
	1879	100,000	157,706	7,167	50,540	10,272	8,352	18,624	721	9,910	6,493	17,124
NEW BRUNSWICK, New Brunswick.....1826.	1881	50,000	141,723	6,816	84,907	6,364	9,672	16,036	998	8,864	2,680	12,542
H. H. Palmer, Pres., Lewis Applegate, Sec.	1880	50,000	144,417	4,517	89,900	6,892	6,062	12,954	2,259	8,126	3,112	13,497
	1879	50,000	142,198	5,558	86,640	8,157	8,224	16,381	7,012	11,697	3,644	22,353
NEW BRUNSWICK MUTUAL, New Brunswick...1846.	1881	Mutual.	44,527	§100	44,427	3,503	2,300	5,803	721	.....	1,990	2,711
Gustavus Auten, Pres., Frederick Staats, Jr., Sec.	1880	Mutual.	42,508	§100	42,408	2,931	2,422	5,353	26	.....	2,095	2,121
	1889	Mutual.	.....	....	.....	.....	.....	.....	.....	.....	.....	.....
NEW JERSEY, Newark.....1834.	1881	90,000	176,880	31,870	55,010	32,303	9,326	41,629	24,695	9,000	9,111	42,806
J. C. Garthwaite, Pres., Wm. Vanderpool, Sec.	1880	90,000	169,331	98,954	70,377	29,783	8,840	38,622	16,550	9,000	9,439	34,989
	1879	90,000	163,788	7,898	65,891	19,074	12,537	31,611	13,638	9,000	8,414	31,052
b NEW JERSEY PLATE GLASS, Newark.....1868.	1881	50,240	69,820	8,144	11,436	12,384	18,874	31,257	5,544	1,307	22,603	29,454
Edwin Hedden, Pres., S. C. Hoagland, Sec.	1880	50,240	66,483	9,806	6,437	11,274	13,767	25,041	3,712	1,707	16,639	22,058
	1879	50,240	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes payments to scripholders. ‡ Borrowed money returned, $1,296. § Reserve for unearned premiums not provided for. *a* Does a local business only at present.
b Devoted to insurance against breakage of plate glass. *c* Includes $20,000 lost by Mechanics National Bank failure.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities, Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW JERSEY—*Continued.*												
NEWARK CITY, Newark.....1857.	1881	$200,000	$300,019	$97,707	$2,312	$154,769	$13,129	$167,898	$108,486	.....	$59,091	$167,577
H. J. Poiner, Pres., Henry Schoppe, Sec.	1880	200,000	307,345	95,174	12.171	139,491	13,085	152,576	99,268	$7,000	53,216	159,484
	1879	200,000	308,756	82,651	26,105	125,794	16,483	142,277	81,956	14,000	49,216	145,172
NEWARK FIRE, Newark.....1810.	1881	250,000	726,442	189,043	287,399	251,478	39,595	291,073	185,009	24,693	104,161	313,863
C. M. Woodruff, Pres., John J. Henry, Sec.	1880	250,000	766,195	180,518	335,677	238,466	40,555	279,021	171,667	24,679	88,913	285,259
	1879	250,000	760,458	157,892	352,566	196,281	40,078	236,359	110,928	† 34,611	79,637	225,176
PEOPLES, Newark.....1866.	1881	300,000	474,880	147,071	27,809	227,599	19,282	246,881	162,398	.....	77,070	239 468
Geo. A. Halsey, Pres., J. H. Lindsley, Sec.	1880	300,000	475,978	144,446	31 532	229 257	22,144	251,401	175,902	† 12,230	84,888	273,020
	1879	300,000	500,653	145,326	55,327	230,729	19,405	250,134	136,676	† 24,036	85,927	246,639
SALEM COUNTY MUTUAL, Salem.....1849.	1881	Mutual.	32,357	(§)	32,357	2,657	1,698	4,355	1,614	.....	580	2,194
R. M. Acton, Pres., T. S. Hilliard, Sec.	1880	Mutual.	31,621	§ 5,777	25,844	2,511	1,841	4,352	155	.....	555	711
	1879	Mutual.	27,600	(§)	27,600	2,574	1,436	4,010	3,589	.....	2,035	5,624
STANDARD, Trenton.....1868.	1881	100,000	141,121	19,193	21,928	3 448	9,198	12,646	31,909	.....	7,902	39,811
Wm. Dolton, Pres., J. B. Wright, Sec.	1880	100,000	187,002	60,332	26,670	81,154	12,864	94,018	135,826	.....	36,382	172,208
	1879	200,000	295,682	88,616	7,066	140,317	15,628	155,945	114,646	10,000	49,087	173.733
TRADE, Camden.....1872.	1881	200,000	259,137	43,549	15,588	56,209	8,661	64,870	25,357	.....	21,242	46,599
Edmund May, Pres., T. M. Rogers, Sec.	1880	200,000	237,112	29,433	7,679	54,511	9,259	63,770	45,944	340	15,556	61,840
	1879	200,000	233,121	29,054	4,067	62,699	8,963	71,662	91,176	57	22,267	113,500
NEW YORK.												
AGRICULTURAL, Watertown.....1819.	1881	300,000	1,427,304	912,611	214,693	657,790	59,941	717,731	301,694	30,079	283,547	615,320
Isaac Munson, Pres., H. M. Stevens, Sec.	1880	300,000	1,310,840	809,748	201,092	569,986	49,182	619,168	254,530	30,000	251,841	536 371
	1879	200,000	1,187,288	752,134	235,154	537,802	56,497	594,299	297,013	20,132	243,650	560,795
ALBANY, Albany.....1811.	1881	200,000	352,650	40,114	112,536	61,443	60,708	122,151	35,483	112,500	19,717	167,700
J. Howard King, Pres., T. Townsend, Sec.	1880	200,000	442,108	40 165	201,943	61,183	17,648	78 831	39,455	27,500	18,766	85 721
	1879	200,000	419,793	40,265	179,528	56,816	23,201	80,017	43,441	30,000	17,503	90,944
AMERICAN, New York.....1857.	1881	400,000	1,042,899	122,780	520,119	176,830	50,804	227,634	100,111	† 57,981	86,879	244,971
Jas. M. Halsted, Pres., David Adee, Sec.	1880	400,000	1,044,604	109,641	534,963	162,818	50,359	213,177	56,709	† 50,972	72,675	180,356
	1879	400,000	972,417	96,129	476,288	140,888	54,651	195,539	78,506	† 46,142	77,663	202,311
AMERICAN EXCHANGE, New York.....1859.	1881	200,000	288,906	22,644	66,262	40,463	23.666	64,129	20,468	20,455	29,739	70,662
Wm. Raynor, Pres., Thomas Clark, Jr., Sec.	1880	200,000	301,802	22,399	79,403	40,406	34,125	74,531	16,534	20,100	26,440	63,074
	1879	200,000	289,840	27,294	62,546	41,537	16,750	58,287	12,561	20,007	29,802	62,370

† Includes payments to scripholders. § Reserve for unearned premiums not provided for.

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NEW YORK—*Continued.*

ATLANTIC MUTUAL (Marine), New York.....1842.	1881	Mutual.	12924,318	‡11302773	1,621,545	3,488,874	615,820	4,104,694	1,730,205	.....	a 840,873	2,571,078
J. D. Jones, Pres., J. H. Chapman, Sec.	1880	Mutual.	12388,357	‡10760002	1,628,355	3,551,270	591,983	4,143,253	2,071,239	* 399,946	440,571	2,911,756
	1879	Mutual.	12187,740	‡10698132	1,489,607	3,162,855	622,517	3,785,372	1,524,331	*2636,757	380,908	4,541,996
BROADWAY, New York.....1849.	1881	200,000	552,174	23,707	328 467	40,493	25,071	65,564	13,475	32,000	26,620	72,095
H. M. Forrester, Pres., John Wray, Sec.	1880	200,000	558,468	25,347	333,121	42,748	25,116	67,864	8,110	32,000	22,508	62,618
	1879	200,000	522,247	21,843	300,404	42,116	25,343	67,459	20,366	36,000	25,698	82,064
BROOKLYN, Brooklyn.....1824.	1881	153,000	403,784	30,766	220,018	44,824	16,229	61,053	14,568	30,600	25,064	70,232
T. C. Bergen, Pres., G. K. Brand, Sec.	1880	153,000	398,680	27,010	218,670	45,186	17,184	62,370	15,181	30,600	26,004	71,785
	1879	153,000	375,661	26,213	196,448	44,435	20,547	64,982	15,048	30,600	24 419	70,067
BUFFALO, Buffalo.....1874.	1881	200,000	293,600	62,831	30,769	146,149	14,930	161,079	89,868	.....	45,597	135,465
P. P. Pratt, Pres., Edward B. Smith, Sec.	1880	200,000	259,008	52,507	6,501	142,374	40,979	183,353	128,822	17,000	40,954	186,776
	1879	200,000	266,137	45,163	20,974	123,340	11,325	134,665	87,000	25,000	40,281	152,281
BUFFALO GERMAN, Buffalo.....1867.	1881	200,000	900,956	243,064	457,892	330,348	49,943	380,291	171,729	30,000	110,601	312,330
Philip Becker, Pres., O. J. Eggert, Sec.	1880	200,000	825,433	181,361	444,072	276,285	36,411	312,696	144,044	30,000	95,242	269,286
	1879	200,000	781,062	160,039	421,023	256,985	37 582	294,567	139,495	30,000	98,088	267,583
CITIZENS, New York.....1836.	1881	300,000	1,017,507	216,494	501,013	301,940	53 301	355,241	161,616	40,837	131,183	333,636
J. M. McLean, Pres., F. M. Parker, Sec.	1880	300,000	967,899	174,289	493,610	266,183	41 280	307,463	145,450	70,431	113,914	329,795
	1879	300,000	945,978	159,399	486,579	228,335	46,262	274,597	102,553	70,497	113,121	286,171
CITY, New York.....1833.	1881	210,000	411,763	31,907	169,856	42,676	20,604	63,280	21,064	21,000	32,669	74,733
S. Townsend, Pres., D. J. Blauvelt, Sec.	1880	210,000	425,060	29,833	185,227	42,146	23,448	65,594	18,538	21,000	25,863	65,401
	1879	210,000	404,548	31,118	163,430	38,848	23,803	62,651	20,114	21,000	35,388	76,502
CLINTON, New York.....1850	1881	250,000	493,387	111,053	132,334	165,633	19,625	185,258	91,855	25,000	66,449	183,304
G. T. Patterson, Jr., Pres., C. E. W. Chambers, Sec.	1880	250,000	465,634	83,388	132,246	152,240	21,320	173,560	75,574	25,000	68,724	169,298
	1879	250,000	455,578	75,323	130,255	113,575	20,469	134,044	58,958	27,500	62,216	148,674
COMMERCE, Albany.....1859.	1881	200,000	418,657	74,338	144,319	105,960	20,437	126,397	65,095	24,000	43,261	132,356
A. Van Allen, Pres., R. V. DeWitt, Sec.	1880	200,000	429,015	55,938	173,077	83,143	18,842	101,985	40,976	20,000	37,949	98,925
	1879	200,000	401,814	48,610	153,204	66,176	18,965	85,141	32,690	24,000	28,510	85,200
COMMERCIAL, New York.....1850.	1881	200,000	501,614	206,914	94,700	339,441	20,816	360,257	220,603	19,932	128,827	369,362
D. Quackenbush, Pres., Walter Lawrence, Sec	1880	200,000	530,712	234,172	96,600	344,918	22,643	367,561	264,308	19,823	128,347	412,478
	1879	200,000	513,544	201,143	112,401	307,498	23,498	330,996	181,723	20,089	120,070	321,882
COMMERCIAL MUTUAL (Marine), New York ..1852.	1881	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. D. Smith, Pres., H. D. King, Sec.	1880	Mutual.	842,348	‡738,120	104,228	200,328	47,722	248,050	118,914	*36,882	99,369	181,401
	1879	Mutual.	802,761	‡740,649	62,122	163,553	60,429	223,982	119,698	*37,122	70,674	227,494
CONTINENTAL, New York.....1852	1881	1,000,000	4,207,206	1,800,485	1,406,721	2,041,235	187,170	2,228,405	1,097,400	a 144,424	777,199	2,019,023
Geo. T. Hope, Pres., Cyrus Peck, Sec.	1880	1,000,000	3,888,720	1,632,584	1,256,136	1,759,601	186,592	1,946,193	801,704	a 138,010	687,428	1,627 142
	1879	1,000,000	3,478,189	1,372,869	1,105,320	1,514,069	174,587	1,688,656	825,954	a 137,270	619,535	1,582,758
DUTCHESS COUNTY MUTUAL, Poughkeepsie..1836.	1881	Mutual.	147,645	96,789	50,856	63,659	5,147	68,806	44,540	.....	20,473	65,013
P. R. Sleight, Pres., C. H. Vail, Sec.	1880	Mutual.	148,376	104,464	43,912	61,062	5,005	66,067	53,860	*335	13,277	67,472
	1879	Mutual.	137,203	103,143	34,060	59,994	7,361	67,355	51,224	*229	13,944	65,397

* Paid to scripholders. ‡ Includes outstanding scrip. a Includes payment to scripholders.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid in.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
EAGLE, New York.....1806.	1881	$300,000	$988,992	$71,064	$617,928	$89,761	$46,926	$136,687	$32,223	$45,294	$55,045	$132,562
A. J. Clinton, Pres., Thos. J. Gaines, Sec.	1880	300,000	969,116	67,950	601,166	98,529	47,806	146 335	32,051	44,906	39,635	116,592
	1879	300,000	903,871	59,459	544,413	95,524	46,268	141,792	42,473	44,946	52,628	140,047
EMPIRE CITY, New York.....1850.	1881	200,000	305,142	50,246	54,896	62,217	13,119	75,336	† 62,081	14,000	27,205	103,286
Wm. A. Burtis, Pres., L. Murray, Jr., Sec.	1880	200,000	309,056	34,989	74,067	57,697	15,280	72,977	40,819	14,000	26,594	81,413
	1879	200,000	314,558	40,700	73,858	54,362	15,705	70,067	47,800	19,925	29,815	97,540
ERIE COUNTY MUTUAL, Buffalo.....1874.	1881	Mutual.	65,191	11,333	53,858	16,616	3,593	20,209	5,886	.....	6,551	12,437
August Beck, Pres., J. Timmerman, Sec.	1880	Mutual.	57,410	10,264	47,146	15,643	3,924	19,568	3,144	.....	6,556	9,700
	1879	Mutual.	47,497	15,634	31,863	27,517	1,716	29,233	1,039	.....	6,351	7,371
EXCHANGE, New York.....1853.	1881	200,010	337,428	59,187	78,231	110,821	19,032	129,853	70,903	20,001	55,874	146,778
R. C. Combs, Pres., G. W. Montgomery, Sec.	1880	200,010	351,508	65,908	85,590	135 426	20,080	155,506	94,342	20,001	55,484	169,827
	1879	200,010	370,376	77,512	92,854	116,082	13,634	139,716	70,449	20,001	57,007	147,457
FARRAGUT, New York.....1872.	1881	200,000	436,991	112,920	124,071	157,078	19,621	176,699	87,075	24,000	77,579	188,654
J. M. Furman, Pres., Samuel Darbee, Sec.	1880	200,000	439,466	106,289	133,177	156,042	18,873	174,915	68,360	30,000	75,895	174,255
	1879	200,000	422,789	83,956	138,833	123,311	21,620	144,931	48,523	30,000	68,686	147,209
FIREMANS TRUST, Brooklyn.....1859.	1881	150,000	265,780	57,660	58,120	95,388	11,906	107,294	67,049	15,000	27,935	109,984
D. Johnson, Pres., E. B. Wood, Sec.	1880	150,000	265,689	51,618	64,071	62,425	11,439	73,864	48,188	15,000	24,503	87,691
	1877	150,000	268,327	42,179	76,148	56,519	11,715	68,234	34,475	16,500	26,088	77,063
FIREMENS, New York.....1825.	1881	204,000	318,208	59,108	55,100	59,776	15,297	75,073	37,933	17,340	26,433	81,706
John F. Halsted, Pres., P. H. Oakley, Sec.	1880	204,000	322,035	52,787	65,248	58,574	16 121	74,695	35,923	14,280	26,082	76,285
	1879	204,000	321,835	48,898	68,937	55,375	15,185	70,560	30,683	17,340	27,099	75,122
FRANKLIN AND EMPORIUM, New York.....1879.	1881	200,000	386,948	41,326	145,622	69,944	19,453	89,397	44,458	22,000	32,980	99,438
John Alger, Pres , R. M. G. Dodge, Sec.	1880	200,000	387,191	41,772	145,419	59,042	18,383	77,425	41,416	22,000	25,794	89,210
	1879	200,000	372,594	35,832	136,762	50,297	20,314	70,611	21,573	14,000	25,765	61,338
GERMAN-AMERICAN, New York.....1872.	1881	1,000,000	3,453,748	1,038,508	1,415,240	1,363,948	126,616	1,490,564	652,859	120,000	443,890	1,216,749
E. Oelbermann, Pres., John W. Murray,	1880	1,000,000	3,094,030	981,939	1,112,091	1,159,910	118,509	1,278,419	504,338	100,000	397,662	1,002,000
Vice-Pres., James A. Silvey, Sec.	1879	1,000,000	2,619,369	743,702	875,667	993,481	119,207	1,112,688	513,946	100,000	388,754	1,002,700
‡GERMANIA, New York.....1859.	1881	1,000,000	2,471,061	647,692	823,369	963,819	105,135	1,068,954	476,062	100,000	415,092	991,154
R. Garrigue, Pres., Hugo Schumann, Sec.	1880	1,000,000	2,365,293	523,206	842,087	758,403	97,915	856,318	291,750	85,000	352,728	729,478
	1879	500,000	1,666,831	414,077	752,754	549,568	72,153	621,721	230,383	70,000	308,581	608,965
GLEN COVE MUTUAL, Glen Cove.....1837.	1881	Mutual.	76,544	9,628	66,917	14,698	4,622	19,320	4,536	.....	7,577	12,113
J. C. Townsend, Pres., D. V. Weeks, Sec.	1880	Mutual.	68,017	9,628	58,389	15,446	3,408	18,854	10,158	*769	6,845	17,772
	1879	Mutual.	69,483	10,509	58,975	17,436	4,251	21,687	5,619	.....	9,530	15,149

* Returned to policyholders. † $24,283 loss on called United States bonds included. ‡ The Germania and Hanover insurance companies do a combined agency business under the name of the Underwriters Agency.

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NEW YORK—*Continued.*

GLENS FALLS, Glens Falls.....1849.	1881	200,000	1,115,414	321,257	594,157	325,371	43,069	368,440	185,616	20,000	103,664	309,280
R. M. Little, Pres., J. L. Cunningham, Sec.	1880	200,000	1,039,240	307,155	532,085	299,953	43,347	343,300	186,907	20,000	99,048	305,955
	1879	200,000	966,598	313,380	453,218	301,292	44,943	346,235	166,117	20,000	96,630	282,747
GLOBE, New York.....1863.	1881	200,000	388,343	68,305	120,038	82,654	17,956	100,610	34,705	20,000	37,853	92,558
A. A. Reeves, Pres., E. E. Holley, Sec.	1880	200,000	380,809	51,749	129,000	78,925	17,975	96,900	54,685	20,000	37,379	112,064
	1879	200,000	384,227	65,976	118,251	104,089	19,354	123,443	50,442	20,000	51,166	121,608
GREAT WESTERN (Marine), New York.....1855.	1881	662,080	939,524	254,991	22,452	596,324	28,588	624,912	524,125	26,446	94,923	645,494
F. Motz, Pres., W. T. Lockwood, Sec.	1880	662,080	1,031,316	287,084	82,152	731 109	32,473	763 582	543,205	59,576	94 130	696,911
	1879	662,080	924,051	211,089	50,882	425,803	43,502	469,305	317,426	33,678	73,561	424,665
GREENWICH, New York.....1834.	1881	200,000	805,082	266,787	338,295	353,112	36,851	389,963	177,500	60,000	130,280	367,780
S. C. Harriot, Pres., Mason A. Stone, Sec.	1880	200,000	748,933	214,476	334,457	296,032	30,289	326,321	134,651	60,000	125,604	320,255
	1879	200,000	680,905	137,155	343,750	238,320	23,254	261,574	97,554	60,000	101,485	259,039
GUARDIAN, New York.....1865.	1881	200,000	259 921	39,916	20,005	74,077	10,465	84,542	48,626	12,000	38,755	99,381
Wm. C. Thompson, Pres., W. K. Paye, Sec.	1880	200,000	273,685	50,921	22,764	79,560	10,984	90,544	74,843	13,000	42,691	130,534
	1879	200,000	273,231	50,322	22,909	75,747	12,236	87,983	36,880	14,000	40,784	91,664
HAMILTON, New York.....1852.	1881	150,000	353,727	79 442	124,285	94,635	13,591	108,226	68,985	15,034	39,918	123,937
D. D. Whitney, Pres., D. D. Leeds, Sec.	1880	150,000	353,476	70,224	133,252	82,532	13,578	96,110	37,770	18,890	35,253	91,913
	1879	150,000	326,751	55,945	120,806	55 028	22,195	77,223	27,280	18,805	31,708	77,793
‡HANOVER, New York.....1852.	1881	1,000,000	2,565,141	732,397	832,744	996,664	593,055	1,589,719	531,512	75,000	370,935	977,447
B. S. Walcott, Pres., I. Remsen Lane, V.-P. & S.	1880	500,000	1 900,082	569,455	830,627	735,874	73,707	809,581	314,633	50,000	296,740	661,373
	1879	500,000	1,650,701	464,755	685,946	576,046	72,878	648,924	303,908	100,000	272,061	675,969
HOME, New York.....1853.	1881	3,000,000	6,995,509	2,189,328	1,806,181	2,455,254	260,549	2 715,803	1,311,897	300,000	983,729	2,595,626
C. J. Martin, Pres., J. H. Washburn, Sec.	1880	3,000,000	6,860,505	2,221,259	1,639,246	2,524,14[illegible]	284,596	2,808,736	1,301,712	300,000	940,433	2,542,145
	1879	3,000,000	6,410,988	2,090,203	1,320,785	2,519,940	332,879	2,852,819	1,493,213	300,000	1,009,357	2,802,570
HOWARD, New York.....1825.	1881	500,000	851,448	231,403	120,045	322,419	35,275	357,694	165,175	50,000	129,896	345,071
Henry A. Oakley, Pres., Chas. A. Hull, Sec.	1880	500,000	812,784	163,974	148 810	254,988	35,869	290,857	105,419	50,000	109,398	264,817
	1879	500,000	746,405	129,589	116,816	200,660	35 611	236,271	131,910	25,000	99,260	256,170
IMPORTERS AND TRADERS, New York.....1859.	1881	200,000	324,072	72,700	51,377	119 568	15,880	135,448	86,931	20,000	45,700	152,631
Jos. Brokaw, Pres., Daniel A. Smith, Sec.	1880	200,000	332,431	55,973	76,458	88,836	15,341	104,177	76 522	20,000	38,134	134,656
	1879	200,000	334,481	55,558	78,923	91,338	38,695	130,033	79,262	20,000	43,018	142,280
IRVING, New York.....1872.	1881	200,000	252,835	49,861	2,974	84,355	11,875	96,230	54,043	19,950	31,747	105,740
M. L. Crowell, Pres., W. A. Magarical, Sec.	1880	200,000	257,835	38,669	19,166	73,184	10,401	83,585	39,259	14,325	27,336	80,920
	1879	200,000	247,822	41,334	6,488	65,838	14,997	80,835	48,962	16,674	28 305	93,941
JEFFERSON, New York.....1824.	1881	200,010	540,334	41,239	299,085	59,554	26,686	86,240	20,974	*a* 40,365	32,214	93,553
Sam'l E. Belcher, Pres., W. B. Flowery, Sec.	1880	200,010	544,696	41,306	303,380	52,122	27,524	79,646	15,546	*a* 31,734	21,729	69,009
	1879	200,010	523,716	32,930	290,776	40,158	29,512	69,670	29,927	*a* 28,691	32,124	90,742
KINGS COUNTY, Brooklyn.....1858.	1881	150,000	403,620	47,836	205,784	86,939	22,751	109,690	34,092	30,000	43,593	107,685
E. T. Backhouse, Pres., Henry Pope, Sec.	1880	150,000	403,410	48,387	205,023	82,442	28,314	110,756	42,731	30,000	36,388	109,119
	1879	150,000	385,531	43,782	192,749	74,578	21,951	96,529	32,476	30,000	35,282	97,758

The Germania and Hanover insurance companies do a combined agency business under the name of the Underwriters Agency. *a* Includes payments to scripholders.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
KNICKERBOCKER, New York.....1787.	1881	*a*$280,000	$316,703	$30,686	$6,017	$45,119	$12,505	$57,624	$48,656	.....	$27,899	$76,555
Isa c D. Cole, Pres., E. W. Albro, Sec.	1880	280,000	320,077	37,779	2,298	90,284	30,507	120,791	68,236	.....	51,259	119,495
	1879	280,000	335,006	50,067	4,939	88,483	20,712	109,195	59,091	14,000	39,260	112,351
LA FAYETTE, Brooklyn.....1856.	1881	150,000	318,292	67,739	100,553	107,672	15,778	123,450	69,832	15,000	48,127	132,959
Hubert Giroux, Pres., G. W. Hunt, Sec	1880	150,000	324,536	76,607	97,929	113,101	19,687	132,788	91,828	15,000	46,409	153,237
	1879	150,000	354,088	69,283	134,805	110,374	22,335	132,709	77,707	21,000	47,350	146,057
LONG ISLAND, Brooklyn.....1833.	1881	300,000	511,001	90,496	120,505	130,557	27,752	158,309	106,571	*a* 32,629	54,074	193,274
Jonathan Ogden, Pres., Henry Blatchford, Sec.	1880	300,000	545 752	83,720	162,032	113,971	† 124,896	238,867	86,227	*a* 36,421	44,007	166,655
	1879	200,000	512,191	59,602	252,589	78,505	27,903	106,408	33,273	*a* 38,161	31,220	102,654
LORILLARD, New York.....1871.	1881	300,000	406,123	78,722	27,401	131,465	14,698	146,163	82,636	.....	69,994	152,630
Carlisle Norwood, Pres., Jno. C. Mills, Sec.	1880	300,000	4 2,940	92,371	10,569	139,401	20,244	159,645	79,136	24,000	76,103	179,239
	1879	300,000	412,835	81,732	31,103	115,904	20,933	136,837	75,266	15,000	72,069	162,335
MANHATTAN, New York.....1872.	1881	250,000	652,118	337,632	64,486	634,262	25,498	659,760	509,904	25,000	219,172	754,076
A. J. Smith, Pres., L. P. Carman, Sec.	1880	250,000	740,943	360,390	130,553	739,277	23,218	762,495	454,621	25,000	290,833	770,454
	1879	250,000	714,902	340,802	124,100	594,565	30,577	625,142	501,083	25,000	217,554	743,637
MANUFACTURERS AND BUILDERS, New York..1870.	1881	200,000	435,259	62,766	172,493	93,693	23,914	117,607	62,098	24,000	66,227	152,325
Edw. V. Loew, Pres., J. J. Nestell, Sec.	1880	200,000	468,659	76, 46	192,613	115,923	25,132	141,055	60,251	24,000	63,940	148,191
	1879	200,000	459,746	76,837	182,909	128,365	24,044	152,409	52,313	24,000	68,831	145,144
MECHANICS, Brooklyn.....1857.	1881	250,000	483,714	67,708	166,006	118,329	†119,115	237,444	50,375	23,000	49,113	122,488
John K. Oakley, Pres., Walter Nichols, Sec.	1880	150,000	356,830	37,339	169,491	80,118	16,884	97,002	43,577	21,000	36,053	100,630
	1879	150,000	349,083	37,586	161,496	70,086	18,324	88,410	39,281	30,000	37,272	106,553
MECHANICS AND TRADERS, New York.....1853.	1881	200,000	520,391	120,002	200,389	281,650	29,030	310,680	202,680	28,000	84,768	315,448
James R. Lott, Pres., J. M. Tompkins, Sec.	1880	200,000	537,029	101,825	235,204	186,701	26,569	213 270	120,696	24,000	58,785	203,481
	1879	200,000	510,245	73,767	236,478	151,039	30,643	181,682	137,932	40,000	60,401	238,333
MERCANTILE, New York.....1852.	1881	200,000	249,482	29,212	20,270	43,238	9,811	53,049	24,192	16,000	23,804	63,996
W. A. Anderson, Pres., C. W. Parmelee, Sec.	1880	200,000	259,182	29,031	30,151	44,208	13,604	57,812	20,779	20,000	22,557	63,336
	1879	200,000	267,796	30,964	36,832	46,044	14,537	60,581	24,754	20,000	25,910	70,664
METROPOLITAN PLATE GLASS, New York*...1874.	1881	100,000	166,692	39,975	26,717	78,907	5,637	84,544	25,207	10,000	36,968	72,175
Henry Harteau, Pres., Thos. S. Thorpe, Sec.	1880	100,000	152,812	31,270	21,542	57,632	5,406	63,038	18,258	10,000	29,876	58,134
	1879	100,000	140,649	28,292	12,357	51,654	5,203	56,857	15,500	10,000	25,699	51,199
MERCHANTS, New York.....1850.	1881	200,000	434,821	74,501	160,320	107,361	21,871	129,232	45,480	20,000	64,253	129,733
G.V.B.Ostrander, Pres., Jno. L. Douglass, Sec.	1880	200,000	429,721	69,021	160,700	102,016	24,189	126,205	65,716	20,000	59,213	144,929
	1879	200,000	457,256	82,650	174,606	107,060	23,447	130,507	81,284	26,000	69,957	177,241

* Devoted to insurance against breakage of plate glass. † Includes $100,000 new capital paid in. *a* Includes payments to scripholders. *a* Was reduced to $200,000 in May, 1881.

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NEW YORK—*Continued.*												
MONTAUK, Brooklyn.....1857.	1881	200,000	352,529	68,773	83,756	87,581	23,070	110,651	63,191	10,000	37,566	110,757
D. F. Fernald, Pres., Geo. F. Malby, Sec.	1880	200,000	341,165	75,564	65,601	110,659	17,920	128,579	89,681	20,000	44,931	154,612
	1879	200,000	353,721	52,622	101,099	81,768	21,658	103,426	43,361	20,000	33,897	97,258
MUT. INS. CO. OF THE CITY & CO. OF ALBANY.1836.	1881	Mutual.	103,313	15,150	88,163	9,862	2,505	12,367	7,625	.....	5,565	13,190
Henry H. Martin, Pres., G. N. Cuyler, Sec.	1880	Mutual.	98 773	15,700	83,072	10,539	4,710	15,249	3,737	.....	5,470	9,207
	1879	Mutual.	87,508	15,100	72,408	11,589	2,432	14,021	587	.....	5,532	6,119
NASSAU, Brooklyn.....1852.	2881	200,000	410,736	46,470	164,266	66 880	28,146	95,026	20,322	28,000	34,712	83,034
Thomas B. Jones, Pres., Wm. T. Lane, Sec.	1880	200,000	393,333	44,001	149,332	66.862	30,497	97,359	42,729	28,000	34,284	105,013
	1879	200,000	387,064	40,052	147,012	69,628	31,104	100,732	46,677	40,000	35,905	122,582
NATIONAL, New York.....1838.	1881	200,000	452,016	151,839	100,177	285,438	19,189	304,627	154,992	20,000	112,208	287,200
Henry T. Drowne, Pres., Henry H. Hall, Sec.	1880	200,000	433,082	111,536	121,546	193,327	19,160	212,487	83 561	20,000	83,987	187,548
	1879	200,000	388,158	87,769	100,389	154,351	23,020	177,371	86,611	20,000	78,424	185,035
* NEW YORK BOWERY, New York.....1833.	1881	300,000	913,886	18,446	445,440	273,141	44,651	317,792	167,562	60,000	79,618	307,180
John A. Delanoy, Jr., Pres., Henry Griffen, Sec.	1880	300,000	888,421	140,844	447,577	212,438	30,903	243,341	119,485	30,000	68,834	218,319
	1879	300,000	792,823	106,248	386,575	161,689	57,765	210,378	74,037	60,000	70,299	204,336
NEW YORK EQUITABLE, New York.....1823.	1881	210,000	569,718	34,859	324,859	44,407	24,693	69 100	24,843	21,000	28,353	74,196
R. J. Thorne, Pres., John Miller, Sec.	1880	210,000	566,159	33,332	322,827	47,003	27,189	74,192	16,786	21,000	27,170	64,956
	1879	210,000	553,549	26,353	317,196	46,192	27,922	74,114	22,105	31,500	25,519	79,124
NEW YORK FIRE, New York.....1832.	1881	200,000	405,084	133 430	71,654	204 594	19,853	224,447	142 268	20,000	66,100	228,368
Daniel Underhill, Pres., A. Colson, Sec.	1880	200,000	392,950	94,258	98,692	136,565	20,952	157,517	92,706	20,000	50,484	163,190
	1879	200,000	378,207	48,477	129,730	72,593	21,481	94,074	55,926	24,000	41,309	121,235
NEW YORK MUTUAL (Marine), New York.....1851.	1881	Mutual.	692,263	*c* 677,503	14,708	179,875	28,844	208,719	132,015	.....	57,725	189,740
T. B. Bleecker, Jr., Pres., Edward Laroque, Sec.	1880	Mutual.	687,121	*c* 683,873	3,248	111,597	31,082	142,679	118,294	*b* 94,690	24,844	237,828
	1879	Mutual.	726,585	*c* 698,885	27,700	101,099	33,355	134,454	71,478	*b* 3.571	36,734	111,783
NIAGARA, New York.....1850.	1881	500,000	1,735,563	595,236	640,327	737,814	87,786	825,600	359,784	69,693	329,246	758,723
Peter Notman, Pres., T. F. Goodrich, Sec.	1880	500,000	1,557,487	439,128	618,359	598,891	90,624	689,515	247,449	65,000	247,751	560,200
	1879	500,000	1,351,777	334,139	517,638	413,563	86,322	82,385	249,884	60,001	188,120	498,005
NORTH RIVER, New York.....1822.	1881	350,000	461,983	13,961	98,022	23,762	13,494	47,256	2,108	27,335	30,051	59,494
Peter R. Warner, Pres., Leonard Warner, Sec.	1880	350,000	470,696	20,208	100,488	25,658	28,273	53,931	5,732	28,076	15,972	49,780
	1879	350,000	472,122	13,974	108,148	26,803	27,730	54,533	4,264	27,900	23,464	55,628
ORIENT MUTUAL (Marine), New York.....1854.	1881	Mutual.	929,737	*c* 767,323	162,414	555,025	38,086	593,111	508,529	.....	*a* 136,295	644,824
Eugene Dutilh, Pres., Charles Irving, Sec.	1880	Mutual.	1,125,470	*c* 889.547	235.923	801,740	40,945	842,685	641,415	*b* 39,011	155,446	835,861
	1879	Mutual.	1,116,790	*c* 964,705	152,085	586,445	34,655	621,100	413,704	*b* 1,674	119,667	535,045
* PACIFIC, New York.....1851.	1881	200,000	713,964	128,957	385,007	184,609	29,220	213,829	103,771	40,000	79,149	222,920
Thos. F. Jeremiah, Pres., Frank T. Stinson, Sec.	1880	200,000	722,320	93,645	428,675	157,061	35,649	192,710	65,419	40,000	72,539	177,958
	1879	200,000	684,329	85,276	399,053	122,030	32,816	154,846	70,224	40,000	66,506	176,730
PARK, New York.....1853.	1881	200,000	339,374	45,174	94,200	62,502	14,550	77,052	21,989	24,000	31,513	77,502
Wm. Jaffray, Pres., Wm. Valentine, Sec.	1880	200,000	346,363	37,271	109,092	62,539	14,755	77,294	25,635	24,000	29,130	78,765
	1879	200,000	323,673	33,936	89,737	50,906	14,998	65,904	28,716	24,000	25,561	78,277

* The New York Bowery and Pacific insurance companies do a combined agency business under the name of the New York Alliance. *a* Includes payments to scripholders. *b* Paid to scripholders. *c* Includes outstanding scrip

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital. Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
NEW YORK—*Continued.*												
PEOPLES, New York.....1851.	1881	$200,000	$358,009	$57,725	$100,284	$90,365	$13,043	$103,418	$45,428	$20,000	$39,650	$105,078
Fred. V. Price, Pres., A. C. Milne, Sec.	1880	200,000	345,842	40,144	105,698	66 785	15,770	82,555	46,956	19,000	27,497	93,453
	1879	150,000	284,897	31,157	103,740	50,495	12,426	62,921	20,677	18,000	26,428	65,105
PETER COOPER, New York.....1853.	1881	150,000	374,685	17,013	207,672	25,024	13,151	38,175	2,020	30,000	15,502	47,522
Nathan C. Ely, Pres., W. H. Riblet, Sec.	1880	150,000	368,868	16,033	202,835	28,892	14,661	43,553	1 364	27,000	14,908	43,272
	1879	150,000	354,863	14,820	190,043	28,311	16,856	45,167	6,341	30,000	20,235	56,576
PHENIX, Brooklyn.....1853.	1881	1,000,000	2,826,875	1,315,268	511,607	2,069,033	93,623	2,162,656	1,077,497	100 000	744.751	1,922,248
Stephen Crowell, Pres., Philander Shaw, Sec.	1880	1,000,000	2 538,259	1,136,775	401,484	2,182,977	101,039	2,284,016	1,418,888	100,000	789,982	2,308,870
	1879	1,000,000	2,478,640	1,011,553	467,087	2,162,588	105,172	2,267,760	1,777,682	100,000	687,931	2,565,613
RELIEF, New York.....1855.	1881	200,000	305,456	87,772	17,684	169,284	9,298	178,582	97,345	20,000	63,724	181,069
Henry Demarest, Pres., G. W. Damon, Sec.	1880	200,000	285.782	60,362	25,420	106,722	12,758	119,480	65,672	20,000	45,469	131,141
	1879	200,000	283,263	41,880	41,383	84,775	14.741	99,516	64,412	20,000	38,349	122,761
RICHMOND COUNTY MUTUAL, Richmond.....1836.	1881	Mutual.	34,058	4,475	29,583	6 435	1,515	7,950	3,285	.....	2,113	5,398
R. Lord, Pres., Henry B. Metcalf, Sec.	1880	Mutual.	35,382	5,350	30,032	4,009	1,368	5,377	2,085	.....	2,425	4,510
	1879	Mutual.	33,485	13,877	20,608	5,308	1,627	6,935	2,513	.....	2,126	4 639
ROCHESTER-GERMAN, Rochester.....1872.	1881	200,000	493,786	158,340	135,446	261,995	22,951	284 946	170,356	20,000	89 672	280,028
Frederick Cook, Pres., Henry Norden, Sec.	1880	200,000	468,984	145,474	123,510	235,551	25,401	260,952	133,227	20,000	76,006	229,233
	1879	200,000	437,265	117,193	120,072	207,352	25,278	230,410	110,278	24,000	63 768	198,046
RUTGERS, New York.....1853.	1881	200,000	420,323	49,435	170,888	87,354	18,959	106,313	40,716	28,000	44,079	112,795
Ed. B. Fellows, Pres., Jos. F. Hanford, Sec.	1880	200,000	419,776	51,503	168,273	85,007	23,900	108,907	43,061	40,000	44,096	127,157
	1879	200,000	428,953	53,618	175,335	76,501	26,518	103 019	30,852	40,000	51,030	121,922
STANDARD, New York.....1859.	1881	200,000	442,088	86,057	156,031	107,560	21,544	129,104	61,752	24,920	45,956	132,628
Wm. M. St. John, Pres., R. H. Mayers, Sec.	1880	200,000	436,737	61,592	175,145	100,639	18,515	119,154	51,118	24 920	42,726	118,764
	1879	200,000	426,949	57,858	169,091	83,726	22,144	105,870	36,076	19,930	37,674	93,680
STAR, New York.....1864.	1881	500,000	896,001	378,836	17,165	608,107	32,135	640,242	347,769	45,000	209,878	602,647
Nicholas C. Miller, Pres., J. M. Hodges, Sec.	1880	500,000	864,400	255,597	108,803	388,498	33,168	421,666	173,486	40,000	167 612	381,098
	1879	300,000	585,510	163,919	121,591	230,494	29,241	259,735	138,142	36,000	101,407	275,549
STERLING, New York.....1864.	1881	350,000	419,750	42,230	27,520	72,394	17,761	90,155	63,226	.....	45,583	108,809
A. L. Soulard, Pres., Louis P. Bayard, Sec.	1880	200,000	275,953	51,428	24,525	82,134	10,961	93,095	49,730	14,000	42,955	106,685
	1879	200,000	274,034	45.514	28,520	66,353	12,872	79,225	23,438	17,000	37,645	78,083
STUYVESANT, New York.....1850.	1881	200,000	379,061	41,445	137,616	59,469	17,953	77,422	22,430	20,000	33,915	76,345
S. P. Patterson, Pres., Geo. B. Rhoads, Sec.	1880	200,000	375 468	38,885	136,583	61,134	17,300	78,434	34,844	20,000	25,647	80,491
	1879	200,000	364,489	27,404	137,085	49,098	19,388	68,486	27,365	20,000	30,234	77,599

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NEW YORK—*Continued.*												
SUFFOLK COUNTY MUTUAL, Southold.....1836.	1881	Mutual.	30,861	.....	.....	4,794	1,770	6,564	4,663	.....	2,161	6,824
H. H. Case, Pres., F. H. Overton, Sec.	1880	Mutual.	31,485	6,000	25,485	5,032	1,655	6,687	2,267	.....	1,974	4,241
	1879	Mutual.	29,222	15,000	14,222	5,273	1,322	6,595	4,714	.....	2,203	6,917
SUN MUTUAL (Marine), New York.....1841.	1881	500,000	510,533	78,845	68,312	163,646	14,946	178,592	200,987	15,000	67,897	283,885
J. P. Paulison, Pres., J. P. Nichols, Sec.	1880	500,000	594,605	128,082	33,477	292,325	22,042	314,367	314,172	*a* 20,220	74,022	408,415
	1879	500,000	651,969	169,758	17,789	237,865	22,022	259,887	109,203	*a* 17,583	108,729	235,515
TRADESMENS, New York.....1858.	1881	300,000	533,490	183,238	50,252	285,778	21,470	307,248	197,739	30,000	121,089	348,828
D. B. Keeler, Pres., Timothy Y. Brown, Sec.	1880	300,000	544,441	161,344	83,097	216,918	32,132	249,050	125,727	30,000	88,809	244,536
	1879	300,000	508,920	106,908	102,012	170,324	27,107	197,431	70,586	22,470	74,473	167,529
UNION, Buffalo.....1874	1881	100,000	130,487	17,728	12,759	28,208	6,440	34,648	14,939	8,000	10,061	33,000
Joseph Churchyard, Pres., A. Martin, Sec.	1880	100,000	129,383	16,089	13,294	23,648	6,613	30,261	9,033	9,000	9,211	27,244
	1879	100,000	126,536	13,078	13,458	23,292	7,021	30,313	23,482	3,000	8,853	35,335
UNITED STATES, New York.....1824	1881	250,000	501,237	20,137	231,100	28,753	18,470	47,223	14,555	25,188	23,642	63,385
W. W. Underhill, Pres., Geo. E. Cock, Sec.	1880	250,000	500,265	22,980	227,285	31,081	21,528	52,609	12,225	24,722	18,854	55,801
	1879	250,000	483,470	18,066	215,404	31,948	26,337	58,285	17,781	27,712	27,692	73,185
WATERTOWN, Watertown.....1867	1881	200,000	1,069,675	753,434	116,241	1,119,571	32,846	1,152,417	560,690	20,000	396,100	976,790
Willard Ives, Pres., Jesse M. Adams, Sec.	1880	200,000	908,438	579,288	129,150	771,544	33,449	804,993	366,441	20,000	283,066	669,507
	1879	200,000	778,305	467,679	110,626	484,693	33,630	518,323	275,911	20,000	203,456	499,367
WESTCHESTER, New York.....1837	1881	300,000	902,092	427,050	175,042	559,528	33,968	593,496	315,320	30,127	207,525	552,972
Geo. R. Crawford, Pres., J. Q. Underhill, Sec.	1880	300,000	850,723	399,724	150,999	520,115	37,102	557,217	315,629	29,978	201,140	546,747
	1879	300,000	831,121	409,619	121,502	512,996	38,144	551,140	329,404	29,979	184,137	543,520
WILLIAMSBURGH CITY, Brooklyn.....1853.	1881	250,000	1,074,005	323,819	500,186	444,650	53,590	498,240	195,452	49,910	199,766	445,128
Edmund Driggs, Pres., N. W. Meserole, Sec.	1880	250,000	1,010,836	311,264	449,572	427,009	45,080	472,089	220,976	49,910	188,720	459,606
	1879	250,000	1,019,553	325,857	443,696	364,020	55,161	419,181	185,098	49,875	162,980	397,953
OHIO.												
AMAZON, Cincinnati.....1872	1881	300,000	552,132	98,109	154,023	143,897	24,028	167,925	102,419	18,000	60,420	180,839
Gazzam Gano, Pres., J. H. Beattie, Sec.	1880	300,000	573,993	100,413	173,580	126,627	22,413	149,040	99,767	.....	58,156	157,923
	1879	300,000	571,322	107,893	163,429	119,045	29,813	148,863	89,464	24,148	60,047	173,659
AURORA FIRE AND MARINE, Cincinnati.....1871.	1881	100,000	162,052	56,842	5,210	59,194	19,559	78,753	50,587	3,000	26,852	80,439
H. Dornbusch, Pres., F. Goule, Sec.	1880	100,000	176,823	64,455	12,368	80,684	17,909	98 593	47,553	12,000	33,109	92,662
	1879	100,000	171,042	57,660	13,382	70,398	11,289	81,687	51,814	11,760	29,088	92,662
CINCINNATI EQUITABLE, Cincinnati.....1826.	1881	Mutual.	332,021	194,442	137,579	7,847	20,673	28,520	8,416	.....	7,122	15,538
S. S. Smith, Pres., T. S. Goodman, Sec.	1880	Mutual.	320,799	193,073	127,726	3,935	12,786	16,721	2,084	.....	8,435	10,219
	1879	Mutual.	299,100	192,507	106,593	4,410	18,435	22,845	1,387	* 4,800	7,545	13,733
CINCINNATI, Cincinnati.....1829.	1881	150,000	236,888	24,286	62,602	31,251	11,846	43,097	12,892	15,095	12,775	40,762
Jacob Burnet, Jr., Pres., C. A. Farnham, Sec.	1880	150,000	228,402	20,145	58,257	30,045	10,889	40,934	10,016	15,414	11,578	37,008
	1879	150,000	211,710	18,960	42,750	28,305	13,622	41,297	15,652	14,815	12,839	43,306
CITIZENS, Cincinnati †..... 1851.	1881	100,000	140,972	12,957	28,015	20 795	7,803	28,598	11,929	8,000	9,028	28,957
Lewis Glenn, Pres., John B. Abernathy, Sec.	1880	100,000	137,359	10,061	27,298	25,700	8,549	34,249	22,934	8,000	8,747	39,681
	1879	100,000	134,545	20,492	14,053	23,941	10,109	34,050	13,884	8,060	8,705	30,649

* Returned to policyholders. † The Ohio Insurance Report for 1881, under the head of delinquent companies, says: "Three Ohio companies, the Eagle and the Citizens, of Cincinnati, and the Dayton, of Dayton, have failed to file annual statements, as required by law, therefore no license has been issued to them." *a* Includes payment to scripholders. — Impairment.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
OHIO—*Continued.*												
COLUMBIA, Dayton.....1882.	1881	$150,000	$200,000	.....	$50,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)
E. M. Thresher, Pres., O. I. Gunckel, Sec.	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
COMMERCIAL, Cincinnati.....1838.	1881	100,000	244,700	35,927	108,773	48,012	13,145	61,157	42,175	14,000	11,482	65,294
J. A. Townley, Pres., J. Wilson Johnston, Sec.	1880	100,000	233,080	30,020	103,060	48,513	13,867	62,380	37,354	16,000	11,940	65,294
	1879	100,000	220,769	29,215	91,554	42,496	14,066	56,562	32,997	16,000	11,912	60,909
COOPER, Dayton.....1867.	1881	100,000	251,066	79,181	71,885	78,599	11,823	90,422	32,984	15,000	31,731	79,715
D. E. Mead, Pres., Chas. W. Schenk, Sec.	1880	100,000	232,032	72,233	59,799	78,349	14,230	92,579	31,890	15,000	32,515	79,405
	1879	100,000	219,200	62,664	56,536	64,009	11,231	75,240	33,868	15,000	27,542	76,410
CORN CITY MUTUAL, Toledo.....1876.	1881	Mutual.	15,249	29,280	—14,031	16,653	103	16,756	11,302	* 270	11,589	23,161
R. F. Russell, Pres., M. W. Plain, Sec.	1880	Mutual.	4,634	18,736	—14,102	13,494	.....	13,494	7,807	* 101	7,261	15,169
	1879	Mutual.	3,732	17,510	—13,778	17,354	243	17,597	7,716	* 183	8,983	16,882
DELAWARE MUTUAL, Delaware.....1876.	1881	Mutual.	5,320	22,009	—16,689	14,403	.....	14,403	11,763	.....	6,188	17,951
R. W. Reynolds, Pres., C. O. Little, Sec.	1880	Mutual.	8,086	19,879	—11,793	12,688	.....	12,688	8,456	* 425	5,560	14,441
	1879	Mutual.	4,548	16,487	—11,939	10,476	.....	10,476	5,522	* 433	3,946	9,901
ENTERPRISE FIRE AND MARINE, Cincinnati...1865.	1881	200,000	300,435	73,881	26,554	119,069	19,189	138,258	107,527	6,000	45,011	158,538
John W. Hartwell, Pres., J. W. McCord, Sec.	1880	300,000	384,598	78,717	5,881	140,065	18,153	158,218	88,476	29,917	53,003	171,396
	1879	300,000	390,696	70,676	20,020	114,685	23,637	138,322	83,408	14,975	42,878	141,262
EUREKA FIRE AND MARINE, Cincinnati.....1864.	1881	100,000	260,840	69,146	91,694	82,736	11,694	94,430	73,127	12,000	14,627	99,754
John Kyle, Pres., Ed. E. Townly, Sec.	1880	100,000	248,674	54,537	94,137	90,710	18,415	109,125	48,047	12,000	16,168	76,215
	1879	100,000	190,940	41,901	49,039	71,379	15,834	87,213	48,764	12,000	14,925	75,689
FARMERS HOME, Jelloway.....1872.	1881	100,000	145,060	39,491	5,569	12,945	3,022	15,967	8,602	.....	7,365	15,967
Amos Clark, Pres., E. L. Waltz, Sec.	1880	100,000	149,281	42,300	6,981	12,505	17,500	30,005	12,054	.....	5,856	17,910
	1879	100,000	130,425	43,199	—12,774	12,437	5,000	17,437	9,163	5,000	5,620	19,783
FARMERS, Cincinnati.....1866.	1881	100,000	113,647	13,397	250	32,486	3,686	36,172	28,256	.....	8,125	36,381
Jos. F. Larkin, Pres., Karl F. Benndorf, Sec.	1880	100,000	111,345	20,263	—8,918	38,432	3,208	41,640	39,151	.....	10,471	49,622
	1879	89,431	105,981	25,072	—8,522	50,027	4,103	54,130	28,795	.....	10,516	39,311
FIREMENS, Cincinnati.....1832.	1881	100,000	175,064	23,434	51,630	33,772	9,229	43,001	26,386	11,500	12,674	50,560
Geo. McLaughlin, Pres., Thos. C. Champlin,	1880	100,000	185,143	17,519	67,624	30,518	7,568	38,086	14,274	12,000	12,296	38,570
Ass't Sec.	1879	100,000	169,787	17,435	52,352	30,794	9,596	40,390	18,406	12,000	11,209	41,615
FIREMENS, Dayton.....1856.	1881	250,000	424,009	121,670	52,339	158,636	20,895	179,531	85,694	22,902	65,576	174,172
S. Craighead, Pres., —— ——, Sec.	1880	250,000	406,911	106,606	50,305	137,939	22,623	160,562	68,584	24,724	58,619	151,927
	1879	250,000	397,247	93,948	53,299	108,088	23,669	131,757	48,042	23,964	49,214	121,220

* Returned to policyholders. † Organised in January, 1889. — Impairment.

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OHIO—*Continued.*

FOREST CITY MUTUAL, Cleveland.....1873.	1881	Mutual.	11,649	18,247	—6,598	11,571	18	11,589	13,938	.....	5,523	19,461
N. W. Taylor, Pres., E. E. Brown, Sec.	1880	Mutual.	4,358	9,868	—5,510	13,373	20	13,393	6,065	.....	6,701	12,765
	1879	Mutual.	4,346	13,042	—8,696	11,939	147	12,086	8,687	.....	5,619	14,305
FRANKLIN, Columbus.....1864.	1881	200,000	279,338	32,322	47,016	47,159	21,395	68,554	28,737	16,000	14,772	59,509
P. W. Huntington, Pres., H. O'Kane, Sec.	1880	200,000	266,577	43,855	22,722	61,517	14,295	75,812	35,823	20,000	20,966	76,789
	1879	200,000	253,003	33,804	19,199	46,976	13,826	60,802	29,058	20,000	11,830	60,888
GERMAN MUTUAL, Cincinnati.....1858.	1881	Mutual.	377,689	72,420	205,269	30,667	8,928	39,595	16,371	* 7,148	14,078	37,597
Henry Hemmelzam, Pres., H. A. Rattermann, Sec.	1880	Mutual.	266,823	70,600	196,223	30,593	14,320	44,913	7,346	* 5,727	13,299	20,372
	1879	Mutual.	236,037	70,209	166,828	32,348	11,285	43,633	5,115	* 2,099	13,352	26,566
GERMANIA FIRE AND MARINE, Cincinnati.....1864.	1881	100,000	146,610	29,418	17,192	33,179	5,350	38,529	11,250	7,345	13,791	32,386
Peter A. White, Pres., D. B. Meyer, Sec.	1880	100,000	135,306	20,152	15,154	29,778	5,516	35,294	20,890	6,106	12,321	39,317
	1879	100,000	134,835	21,816	13,029	26,663	4,317	30,980	23,585	3,091	12,648	39,324
GLOBE, Cincinnati.....1865.	1881	100,000	134,285	19,002	15,283	32,947	7,154	40,101	23,204	8,000	9,635	40,839
S. F. Covington, Pres., B. T. Clemons, Sec.	1880	100,000	134,624	17,835	16,789	31,663	12,206	43,869	19,134	8,000	9,204	36,338
	1879	100,000	128,874	19,018	9,856	27,592	5,011	32,603	19,283	6,000	8,273	33,556
HOME, Columbus.....1864.	1881	200,000	266,749	51,541	15,208	125,523	11,831	137,354	108,594	6,250	53,242	168,086
J. B. Hall, Pres., H. N. Henderson, Sec.	1880	250,000	283,683	42,370	— 8,687	102,733	10,015	112,748	39,427	.....	38,773	78,200
	1879	250,000	244,292	27,113	—32,821	59,764	6,914	66,678	52,500	.....	33,347	85,847
KNOX COUNTY MUTUAL, Mt. Vernon.....1838.	1881	Mutual.	57,287	18,508	38,779	43,630	1,838	45,468	31,999	*160	16,961	49,120
Robt. Thompson, Pres., Wm. Turner, Sec.	1880	Mutual.	55,572	20,616	34,956	37,047	1,197	38,244	29,322	*160	18,848	43,330
	1879	Mutual.	53,194	22,902	30,292	28,690	1,082	29,772	10,666	*202	10,668	21,536
MANSFIELD MUTUAL, Mansfield.....1873.	1881	Mutual.	4,467	.....	.....	13,018	.....	13,018	4,040	.....	5,117	9,157
John B. Netscher, Pres., Jas. H. Emminger, Sec.	1880	Mutual.	3,520	7,233	— 3,713	9,421	107	9,528	6,531	*53	4,897	11,481
	1879	Mutual.	5,576	7,392	— 1,816	6,378	168	6,546	247	*61	4,077	4,385
MERCANTILE, Cleveland.....1871.	1881	200,000	382,645	76,373	106,272	122,033	20,797	142,830	93,777	20,000	42,202	155,979
W. J. Gordon, Pres., Geo. A. Tisdale, Sec.	1880	200,000	405,208	85,528	119,680	170,870	25,373	196,243	175,312	30,000	54,679	259,991
	1879	200,000	422,471	81,206	141,265	147,439	22,878	170,317	86,962	20,000	47,354	154,316
MERCHANTS AND MANUF'ERS, Cincinnati.....1838.	1881	150,000	286,698	32,247	104,451	37,822	14,307	52,129	29,747	18,000	11,644	59,391
W. H. Calvert, Pres., Ed. C. Harding, Sec.	1880	150,000	275,209	23,750	101,459	27,002	14,539	41,541	17,010	18,000	9,572	44,582
	1879	150,000	235,880	16,625	69,255	20,771	14,538	34,319	25,080	15,149	10,101	50,330
MIAMI VALLEY, Cincinnati.....1837.	1881	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
George W. Jones, Pres.	1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1879	100,000	128,904	42,524	13,620	39,576	13,515	52,091	24,575	9,000	18,031	51,606
MIAMI VALLEY, Dayton.....1863.	1881	100,000	190,843	27,906	62,937	26,996	9,779	36,775	6,024	10,087	14,293	30,404
Alex. Gebhart, Pres., W. R. S. Ayers, Sec.	1880	100,000	180,883	26,271	54,612	28,002	15,553	43,555	21,140	10,313	18,433	49,886
	1879	100,000	181,034	26,832	54,201	24,083	11,284	35,367	9,270	9,825	11,006	30,101
MUTUAL, Cincinnati.....1874.	1881	Mutual.	9,978	40,738	—30,760	14,221	.....	14,221	8,394	*320	5,171	13,885
R. W. Keyes, Pres., Samuel A. McCune, Sec.	1880	Mutual.	21,515	38,184	—16,669	11,971	.....	11,971	5,855	*332	4,976	11,163
	1879	Mutual.	9,277	34,481	—25,204	14,413	.....	14,413	9,323	*897	6,168	16,388

* Returned to policyholders. — Impairment. *c* In 1881 the annual statement of this company, filed with the Ohio Insurance Department, under protest, showed that a dividend had been declared in violation of law, and no certificate was issued to it by the Department

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
OHIO—*Continued.*												
NATIONAL, Cincinnati.....1851.	1881	$100,000	$192,410	$34,646	$57,764	$49,125	$8,720	$57,845	$32,512	$10,000	$13,876	$56,388
Henry C. Urner, Pres., G. W. Pohlman, Sec.	1880	100,000	183,852	28,082	55,770	45,161	8,821	53,982	30,419	10,000	13,870	54,289
	1879	100,000	164,614	27,596	37,018	42,681	9,157	51,838	33,405	10,000	14,264	57,669
OHIO, Dayton.....1865.	1881	200,000	285,541	58,389	27,152	91,218	13,829	105,047	51,660	20,000	38,234	109,894
J. A. Walters, Pres., W. H. Gillespie, Sec.	1880	200,000	274,705	46,716	27,989	63,307	13,197	76,504	26,788	15,000	28,953	70,741
	1879	150,000	212,575	40 938	21,636	46,037	12,752	58,789	20,198	15,000	23,146	58,344
OHIO FARMERS, Leroy.....1848.	1881	Mutual.	1,006,688	684,363	322,325	329,394	40,578	369,972	205,604	.....	82,536	288,140
James C. Johnson, Pres., A. H. Hawley, Sec.	1880	Mutual.	913,219	677,414	235,805	294,664	38,317	332,981	213,165	.....	67,466	280,631
	1879	Mutual.	870,542	661,792	208,750	276,421	37,956	314,377	229,916	.....	65,704	295,620
PHŒNIX MUTUAL, Cincinnati.....1875.	1881	Mutual.	22,026	13,351	8,675	21,124	53	21,177	16,570	*80	7,796	24,446
John C. Morris, Pres., Collin Ford, Sec.	1880	Mutual.	8,524	11,701	— 3,177	23,303	1,573	25,376	12,697	.....	9,472	22,169
	1879	Mutual.	12,148	21,174	— 9,026	22,152	842	22,994	10,921	.....	14,527	25,448
RICHLAND COUNTY MUTUAL, Mansfield.....1851.	1881	Mutual.	37,686	36,371	1,315	59,919	2,138	62,057	52,739	*292	19,077	72,108
J. H. Cook, Pres., R. Smith, Sec.	1880	Mutual.	47,737	29,440	18,297	48,302	2,059	50,361	25,379	*303	18,113	43,795
	1879	Mutual.	41,171	23,182	17,989	44,208	2,213	46,421	21,963	*433	17,951	40,347
SECURITY, Cincinnati.....1881.	1881	150,000	176,018	12,849	13,169	8,295	832	9,127	2,385	.....	3,106	5,491
	1880	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
	1879	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡	(‡)	(‡)	(‡)
SUN MUTUAL, Cincinnati.....1862.	1881	Mutual.	62,075	22,888	39,187	13,817	388	14,105	13,299	*297	5,530	19,126
C. C. Jacobs, Pres., Jos. Lohmann, Sec.	1880	Mutual.	64,039	21,096	42,943	11,585	2 559	14,144	4,705	*342	6,130	11,186
	1879	Mutual.	56,797	20,665	36,142	10,385	2,143	12,528	2,370	*249	5,972	8,592
TEUTONIA, Dayton.....1865.	1881	100,000	306,323	43,503	162,820	43,757	16,012	59,769	12,426	15,000	19,937	47,363
Jacob Decker, Pres., J. Linxweiler, Jr., Sec.	1880	100,000	290,780	40,642	150,138	40 603	15,867	56,470	5,338	15,000	21,118	43,455
	1879	100 000	269,048	38,708	130,340	38,545	14,527	53,072	8,321	15,000	17,244	40,565
TOLEDO FIRE AND MARINE, Toledo.....1848.	1881	100,000	216,468	64,111	52,357	125,736	10,367	136,103	95,947	10,000	31,994	137,941
V. H. Ketcham, Pres., F. B. Dodge, Sec.	1880	100,000	214,096	67,314	46,782	122,900	14,644	137,544	110,507	14,000	32,808	157,315
	1879	200,000	244,210	38,948	5,262	84,544	6,968	91,512	68,221	8,000	23,988	100,209
UNION, Cincinnati.....1859.	1881	100,000	121,038	22,792	— 1,754	27,994	6,251	34 245	20,806	6,490	10,442	37,738
A. C. Edwards, Pres., Jos. T. Blair, Sec.	1880	100,000	124,684	20,719	3,965	25,867	6,632	32,499	25,599	2,924	10,879	39,402
	1879	100,000	127,366	25,393	1,972	24,210	6,916	31,126	14,433	6,000	11,032	31,465
VAN WERT COUNTY MUTUAL, Van Wert.....1876.	1881	Mutual.	26,655	53,636	—26,981	24,379	164	24,543	31,224	.....	14,592	45,816
J. M. C. Marble, Pres., M. L. Purmort, Sec.	1880	Mutual.	14,917	29,213	—14,296	17,929	282	18,211	7,659	*289	9,961	17,909
	1879	Mutual.	12,862	19,520	— 6,658	10,543	440	10,983	8,732	*453	8,711	17,896

* Returned to policyholders. ‡ Organized in 1881. — Impairment.

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OHIO—*Continued.*													
WASHINGTON, Cincinnati.....1836.	1881	150,000	242,045	22,972	69,073	33.485	9.957	43.442	17.470	8,000	13,951	34,421
E. V. Brookfield, Pres., Chas. Rule, Sec.	1880	100,000	185,632	24,367	61,265	39.718	13,550	53,268	15,314	4,000	11,565	30,879
	1879	100,000	121,184	18,133	3,051	16,947	5,655	22,602	17,888	3,500	10,019	31,407
WESTERN, Cincinnati.....1854.	1881	100,000	176,692	30,008	46,684	39.690	12,156	51,846	26,062	12,000	13 278	51,340
F. X. Reno, Pres., C. F. Runk, Sec.	1880	100,000	169,575	24,463	45,112	32,157	8,089	40,246	17,563	12,000	11,016	40,579
	1879	100,000	150,018	20,076	29,942	23.784	8,735	32,519	18,189	12,000	9,729	39.918
PENNSYLVANIA.													
ALLEGHENY, Pittsburgh.....1859.	1881	100,000	146,925	16,771	30,154	16.977	7,326	24,303	12,742	8,000	8,700	29.442
Geo. W. Cochran, Pres., C. G. Donnell, Sec.	1880	100,000	150,016	13,416	36,600	16,916	7,823	24,739	2,784	8,000	8,630	19,414
	1879	100,000	138,213	13.774	24.439	16,100	8,030	24,130	4,058	8,000	8,961	21,019
ALLEN & E. PENNSBORO' MUT., Mechanicsburg.1843.	1881	Mutual.	17,787	†9,563	8,224	7,303	754	8,057	14,555	.....	458	15,013
W. R. Gorgas, Pres., John Riegel, Sec.	1880	Mutual.	24.743	†5,105	19,638	7,477	820	8,297	4,789	.....	436	5,225
	1879	Mutual.	21,671	(†)	21,671	6,853	947	7,800	8,801	.....	421	9.222
ALLEMANIA, Pittsburgh.....1868.	1881	200,000	311,024	72,402	38,622	127,569	15,792	143,361	76,944	16,000	48,202	141,146
R. C. Schmertz, Pres., C. F. Herrosee, Sec.	1880	200,000	309,781	63,682	46,099	120,005	14,643	134,648	66,873	16,000	41,926	124,799
	1879	200,000	300,567	50,396	50,171	95,286	15,282	110,568	53.214	12,000	37,049	102,263
AMERICAN, Philadelphia.....1810.	1881	400,000	1,620,307	559,074	661,233	425,262	73,143	498,405	243,743	39,975	163,849	447,567
T. H. Montgomery, Pr., A. C. L. Crawford, Sec.	1880	400,000	1,545,887	504,947	640,940	349.999	75,188	425,187	198,423	39,855	125,994	364,272
	1879	400,000	1,463,607	474,798	588,809	297,288	66,976	364,264	145,564	40,435	110,685	296,684
ARMENIA, Pittsburgh.....1872.	1881	250,000	310,101	37,165	22,936	45,632	17,030	62,662	19,155	22,888	18,364	60,407
S. S. D. Thompson, Pres., W. D. McGill, Sec.	1880	250,000	308,665	27,664	31,001	40,299	19.104	59,403	12,838	17,274	16,604	46,716
	1879	250,000	297,292	22,392	24.900	26,005	20,028	46,033	12,560	15.453	12,944	40.957
ARTISANS, Pittsburgh.....1866.	1881	100,000	146,551	23,069	23.482	24,043	9,026	33,069	12,504	8,000	12,101	32,605
W. H. Smith Pres., A. J. Barr, Sec.	1880	100,000	135,031	13,198	21,833	20,331	8,327	28,658	3,658	8,000	10,267	21,925
	1879	100,000	126,848	10,377	16,471	14.558	7,282	21,840	7,656	9,000	8,213	24,869
BEN FRANKLIN, Allegheny.....1866.	1881	150,000	178,594	26,898	1,696	38,875	8.857	47.732	26,219	4.500	15.979	46,698
Lewis Peterson, Jr., Pres., W. A. Ford, Sec.	1880	150,000	175,430	19,890	5.540	29,121	8,127	37,248	16,393	.....	9,918	26,311
	1879	150,000	166,231	15,223	1,008	18,027	10,408	28,435	20,691	.....	9,981	30,672
BIRMINGHAM, Pittsburgh.....1871.	1881	200,000	233,637	24,856	8,781	30,219	9,893	40,112	13,756	15,530	11,189	40,475
Charles Melling, Pres., Wm. Ruske, Sec.	1880	200,000	233.907	20,356	13.551	23,695	9.750	33.445	3 449	14 080	10,012	27,541
	1879	171,410	197.736	16,926	9,400	20,480	12,937	33.417	8,165	1,516	10,795	20,479
BOATMANS FIRE AND MARINE, Pittsburgh.....1865.	1881	250,000	378,045	48,287	79,758	65,727	20,072	85,799	32,252	25,000	20,613	77,865
O. P. Scaife, Pres., Earl S. Gardner, Sec.	1880	250,000	349,075	34,373	64,702	58,642	22,569	81,211	17,416	25,000	19,135	61,551
	1879	250,000	319,673	28,148	41,525	48,597	22,419	71,016	20.851	.....	17,461	38,312
BUCKS CO. CONTRIBUTIONSHIP, Morrisville....1811.	1881	Mutual.	255,133	46,439	208,694	2,977	13,925	16,902	500	* 3,226	2,082	5,808
Jno. S. Comfort, Pres., Wm. S. Mull, Sec.	1880	Mutual.	231,159	65,301	165,858	2,715	10,617	13.332	6,952	* 2,765	2,217	11,934
	1879	Mutual.	216,170	(†)	216,170	2,314	10,901	13,215	730	* 2,812	1,623	5,165
CASH, Pittsburgh.....1865.	1881	100,000	182,162	15,336	66,826	10,650	9,807	20,457	2,640	8,000	7,051	17,691
R. H. King, Pres., J. T. Johnston, Sec.	1880	100,000	174,654	8,700	65,954	10,929	11,312	22,241	2,520	8,512	7,089	18,121
	1879	100,000	171,155	11,037	60,118	10,972	10,930	21,902	5,795	7,900	7,624	21,319

* Returned to policyholders. † Reserve for unearned premiums not provided for.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities. Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
CITIZENS, Pittsburgh.....1849.	1881	$200,000	$258,049	$23.925	$34,124	$31,543	b$108441	$139,984	$14,607	$8,000	$10,068	$32,675
W. G. Johnston, Pres., Walter Morris, Sec.	1880	100,000	150,379	20,278	30,101	28,004	7,691	35,695	7,895	8,000	9,653	25,548
	1879	100,000	140,867	18,819	22,048	22,537	7,781	30,718	10.673	7,000	8,698	26,371
CITY, Pittsburgh.....1870.	1881	100,000	186,783	44,825	41 958	63,583	10,894	74,477	34.350	8,000	22,517	64,867
R. J. Anderson, Pres., J. R. Gloninger, Sec.	1880	100,000	177,921	41,903	36,019	59,855	9,931	69,786	29,063	8,000	20,589	57,652
	1879	100,000	168,430	37,249	31,181	48,341	9.513	57,854	28,161	7,000	17,049	52,210
COMMERCIAL, Bristol.....1872.	1881	Mutual.	13,571	800	12,771	624	1.828	2,452	666	*372	2,039	3,077
J. M. Slack, Pres., E. G. Harrison, Sec.	1880	Mutual.	30,329	3,600	27,929	987	1,259	2,246	1,785	*17	697	2.499
	1879	Mutual.	34,239	5,212	29,027	1.994	1,946	3,940	409	*14	945	1,368
DELAWARE COUNTY MUTUAL, Media.....1839.	1881	Mutual.	78,040	†15,756	62,284	18,588	11,148	29,736	25,087	*263	3,242	28,594
Thomas Pratt, Pres., E. A. Price, Sec.	1880	Mutual.	76,965	†2,634	74.331	17,043	3,223	20,266	11,301	*411	2,874	14,586
	1879	Mutual.	71,161	†5,199	65,962	17,111	11,695	28,806	22,413	*65	3,184	25,662
DELAWARE MUTUAL SAFETY, Philadelphia...1835.	1881	360,000	2,022,838	‡1284844	377,994	706,042	116 297	822,339	437,071	a 207,937	117,862	762,870
T. C. Hand, Pres., H. Lylburn, Sec.	1880	360,000	2,067,652	‡1356,156	351,496	714,072	188 248	902,320	461,700	a 272,793	112,108	846,601
	1879	360,000	2,064,148	‡1454,854	249,293	603,488	89,749	698,237	417,563	a 268,920	100,972	787,455
FARMERS, Bethlehem.....1832.	1881	Mutual.	100,756	† 2,120	98,636	16,611	16,887	33,498	17,260	.....	685	17,945
C. A. Luckenbach, Pres., J. M. Seibert, Sec.	1880	Mutual.	97,409	340	97,069	14,998	13 219	28,217	4,891	* 15,006	718	20,615
	1879	Mutual.	97,940	585	97,355	18,058	5,415	23,473	4,085	* 18,891	545	23,521
FARMERS AND MECHANICS M'L, Millersburg...1860.	1881	Mutual.	8 498	5,952	2,546	26,288	.....	26,288	14,687	.....	17.397	32,084
F. R. Gilbert, Pres., S. P. Auchmuty, Sec.	1880	Mutual.	24,603	†21,618	2,985	29,414	12,150	41,564	23.538	.....	8,856	32,395
	1879	Mutual.	7,897	†6,907	990	24,102	1,296	25,398	23 999	* 525	8,414	32,938
FARMERS MUTUAL, Emigsville.....1856.	1881	Mutual.	18,877	†18,677	200	3,186	18,661	21,847	13,738	.....	8,110	21,848
John Neiman, Pres., Henry Altland, Sec.	1880	Mutual.	2,623	†10,763	—8,140	15,834	7,542	23,376	15,179	.....	8,197	23,376
	1879	Mutual.	21,887	†13,488	8,399	5,903	10,942	16,845	16,677	.....	990	17,667
FARMERS, York.....1853.	1881	Mutual.	362,477	213.977	148,500	236.156	16,743	252,899	142,219	.....	87,936	230,155
G. E. Hersh, Pres., David Strickler, Sec.	1880	Mutual.	338,750	229 989	108,761	267,571	18,110	285,681	198,920	.....	98,029	296,949
	1879	Mutual.	341,668	231,444	110,224	254,552	17,715	272,267	205,869	.....	98,441	304,310
FIRE ASSOCIATION, Philadelphia.....1817.	1881	500,000	4,404,647	2,779,239	1,125,408	1,437,966	238,368	1,676,334	1,003,033	200,000	491,446	1,694,479
A. Loudon Snowden, Pres., J. H. Lex, Sec.	1880	500,000	4,312,270	2,601,109	1,211,161	1,308,463	230,603	1,539,066	763,306	200,000	448,624	1,411,930
	1879	500,000	4,165,718	2,518,972	1,146,746	1,160,008	216,718	1,376,726	620,088	199,560	382,033	1,201,681
FIRE INS. CO. OF THE COUNTY OF PHILA....1832.	1881	200,000	403,533	101,230	102,303	45,893	19,604	65,497	16,862	17,883	19,344	54,089
James N. Stone, Pres., John W. Dulles, Sec.	1880	200,000	386,009	83,937	102,072	17,580	15,672	33,252	12,764	10,000	9,094	31,858
	1879	100,000	278,068	82,882	95,187	15,055	14,986	30,041	693	10,150	8,870	19,713

* Returned to policyholders. † Reserve for unearned premiums not provided for. ‡ Includes outstanding scrip. a Includes payment to scripholders.
b Includes $100,000 new capital paid in. -- Impairment.

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PENNSYLVANIA—*Continued.*

FIRE INS. CO. OF NORTHAMPTON C'Y, Easton..1830.	1881	Mu'ual.	147,988	(†)	147,988	27,732	11,362	39,094	4,416	* 26,320	2,336	33,072
John Maxwell, Pres., G. W. Stou', Sec.	1880	Mutual.	146,165	†194	145,971	27,000	8,942	35,942	7,903	* 26,384	2,335	36,622
	1879	Mutual.	144,604	(†)	144,604	29,897	7,616	37,513	4,544	* 30,654	2,545	37,742
FRANKFORD MUTUAL, Philadelphia.....1842.	1881	Mutual.	78,007	(†)	78,007	3,094	4,557	7,651	430	*227	2,689	3,346
Samuel Bolton, Pres., H. St. Clair Thorn, Sec.	1880	Mutual.	74,565	(†)	74,565	2,789	4,363	7,152	270	*207	5,713	6,190
	1879	Mutual	73,397	(†)	73,397	3,333	11,209	14,542	604	*228	11,376	12,208
FRANKLIN, Philadelphia.....1829.	1881	400,000	3,163,729	1,863,974	899,755	536,207	156,599	692,806	310,432	125,888	287,695	724,015
Jas. W. McAllister, Pres., E. T. Cresson, Sec.	1880	400,000	3 219,558	1,876,443	943,115	527,333	174,059	701,392	325,476	128,400	278,628	732,504
	1879	400,000	3,262,627	1,899,081	903,546	512,751	148,412	661,163	367,729	128,528	269,084	765,341
GERMAN-AMERICAN, Pittsburgh.....1873.	1881	100,000	135,019	16,000	19,019	21,522	8,185	29,707	7,560	6,000	10,866	24,426
G. H. Meyer, Pres., W. J. Patterson, Sec.	1880	100,000	129,584	12,238	17,346	17,372	7,823	25,195	2,841	4,000	9,572	16,413
	1879	100,000	120,006	11,819	8,187	12,474	7,412	19,886	1,636	5,000	7,065	13,701
GERMAN, Philadelphia.....1871	1881	100,000	214,679	59,436	55,243	18,195	11,105	29,300	11,670	6,228	9,251	27,149
C. P. Bower, Pres., E. J. Durban, Sec.	1880	100,000	210,904	55,031	55,873	14,836	10,311	25,147	1,359	5,519	8,012	14,890
	1879	100,000	200,224	55 579	44,645	10,139	10,449	20,588	6,107	6,041	8,974	21,122
GERMAN, Pittsburgh.....1862.	1881	200,000	388,036	87,774	100,262	139,129	16,274	155,403	49,591	24,000	59,947	133,538
C. Barchfield, Pres., F. L. Gross, Sec.	1880	200,000	364,280	69,328	94,952	98,100	19,448	117,548	57,284	24,000	33,138	114,422
	1879	200,000	360,070	48,591	111,479	63,077	18,438	81,515	15,743	24,000	23,322	63,065
GIRARD FIRE AND MARINE, Philadelphia.....1853.	1881	300,000	1,132,486	.365,098	467,388	329,504	58,946	388,450	129,220	60,000	139,673	328,393
A. S. Gillett, Pres., J. B. Allen, Acting Sec.	1880	300,000	1,153,364	306,378	546,986	269,360	59,043	328,403	170,026	60,000	123,049	353,075
	1879	300,000	1,161,634	303,771	557,863	253,603	58,834	312,437	111,474	60,000	120,860	292,334
HUMBOLDT, Allegheny.....1871.	1881	100,000	118,564	15,075	3,489	17,090	5,751	22,841	9,448	5,760	8,089	23,297
L. Wiederhold, Pres., J. P. Fisher, Sec.	1880	100,000	118,676	14,465	4 211	13,508	5,812	19,320	2,708	6,686	11,558	20,952
	1879	81,732	98,996	13 684	3,581	12,398	3,674	16,072	5,202	.....	6,932	12,134
INS. CO. OF NORTH AMERICA, Philadelphia...1792.	1881	3,000,000	8,818,805	2,359,327	3,459,478	3,280,806	356,172	3,636,978	2,400,666	400,000	958,632	3,759,298
Chas. Platt, Pres., Grevi le E. Fryer, Sec.	1880	2,000,000	7,300,937	2,845,944	2,454,993	3,671,757	308,924	3,980,681	2,531,191	400,000	880,357	3,811,548
	1879	2,000,000	6,591,740	2,177,279	2,414,461	3,194 249	304,274	3,498,523	2,333,479	400,000	737,639	3,471,118
INS. CO. OF THE STATE OF PA., Phila.....1794.	1881	200,000	706,641	276,331	230,310	295,076	30,499	325,575	202,149	21,712	68,545	291,540
H. D. Sherrerd, Pres., J. H. Hollinshead, Sec.	1880	200,000	700 461	260,836	239,625	301,905	27,569	329,474	190,916	23,868	81,220	296,004
	1879	200,000	661,625	237,687	223,938	228,258	26,757	255,015	199,007	23,988	68,545	291,540
JEFFERSON, Philadelphia..... .....1855.	1881	100,000	288,799	50,199	138,600	15,585	16,443	32,028	5,336	10,038	8,759	24,133
W. McDaniel, Pres., P. E. Coleman, Sec.	1880	100,000	271,312	46,601	124,711	15,155	15,368	30,523	4,425	10,002	9,051	23,478
	1879	100,000	272,369	48,724	123,645	15,336	16,181	31,517	3,011	9,942	6,895	19,848
KITTANNING MUTUAL, Kittanning.....1853.	1881	Mutual.	51,265	15,119	36,145	48,480	818	49,298	30,620	.....	20,933	51,553
Wm. Brown, Pres., George G. Titzell, Sec.	1880	Mutual.	55,571	39,145	16,426	41,445	1,622	43,067	14,444	.....	19,991	34,435
	1879	Mutual.	48,194	†2,288	45,906	20,899	.....	20,899	12,740	* 2,334	9,910	24,984
LEBANON MUTUAL, Jonestown.....1856.	1881	Mutual.	24,595	† 9,957	14,638	37,140	231	37 471	21,202	*1,954	8,678	31,834
D. M. Rank, Pres., Jacob G. Heilman, Sec.	1880	Mutual.	23,305	9,694	13,611	42,811	12	42,823	29,486	* 1,043	7,190	37,719
	1879	Mutual.	20,090	4,645	15,445	20,041	19	20,060	13,663	*347	6,513	20,524

* Returned to policyholders. † Reserve for unearned premiums not provided for.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
LUMBERMENS, Philadelphia.....1873.	1881	$250 000	$534,630	$156,161	$128,469	$84,857	$31,086	$115 943	$49 249	$15,000	$28,237	$92,486
J. H. Collins, Pres., Geo. G. Crowell, Sec.	1880	250,000	514,100	137,850	126,250	45,017	26,592	71,609	11,672	12,000	20,869	44.541
	1879	200,000	412,352	119,589	92,763	34,807	24,670	59.477	7,806	12,000	17,837	37,643
MANUFACTURERS AND MERCH., Pittsburgh....1865.	1881	250,000	354,832	40,856	63,976	39,501	15.565	55,066	17,963	25,000	10,002	52,965
J. I. Bennett, Pres., J. M. Kenney, Sec.	1880	250,000	348,733	31,880	66,853	36,936	12,404	49.340	7,720	19,477	10,240	37.443
	1879	235,000	327,219	32,246	58,973	34,806	11,843	46,649	6,298	14.718	12,318	33.334
MECHANICS, Philadelphia.....1854.	1881	250,000	491,178	157,764	83,414	20,626	*a* 71,745	92.371	15,947	7,627	12,969	36,543
F. McManus, Pres., John H. Davis, Sec.	1880	125,000	313,103	160,486	27,617	11,153	14,119	25,272	4,167	12,727	6,400	23,294
	1879	125,000	310,446	161,334	24,112	11,114	14,611	25 725	5.933	9.777	6,830	22,540
MONONGAHELA, Pittsburgh.....1854	1881	175,000	220,978	17,695	28,283	15,537	10,673	26,210	6,337	14,000	7,205	27,542
W. A. Caldwell, Pres., J. H. Claney, Sec.	1880	175,000	209,509	12,450	22,059	14.345	10,710	25,055	3,896	14,000	8,358	26,254
	1879	175,000	205,072	12,934	17,138	12,570	28,468	41 038	2,672	11,595	22,612	36,897
MUTUAL ASSURANCE, Philadelphia.....1784.	1881	Mutual.	1,463,010	258.946	1,204,064	4,759	68,961	73,710	17,391	* 3,191	20,412	40,994
Sumuel Welsh, Chairman, Clifford Lewis, Treas.	1880	Mutual.	1,425,390	258,026	1,167,364	5,030	71,427	76.457	1,531	* 3.972	21,075	26,578
	1879	Mutual.	1,324,586	256,967	1,067,619	5,961	69,655	75,616	3,860	* 3.531	21,285	28,676
MUTUAL, Coatesville.....1840.	1881	Mutual.	72,195	† 8,507	63,688	36,614	2,354	38,968	27,885	* 67	5,854	33,806
A. Gibbons, Pres., Isaac Spackman, Sec.	1880	Mutual.	69.730	† 7,562	62,168	47,722	1,128	48,850	26,054	.....	10,106	36,160
	1879	Mutual.	25,272	† 8,128	17,144	56,275	1,868	58,143	43,453	* 264	10,211	53,298
MUTUAL, Germantown.....1843.	1881	Mutual.	448,477	219,360	229,117	16,030	24,647	40,678	6,308	* 301	13,212	19 821
Spencer Roberts, Pres., Wm. H. Emhardt, Sec.	1880	Mutual.	415,443	213,538	201,905	15,410	21,264	36,274	8,880	* 142	12,201	21,223
	1879	Mutual.	382,289	204,629	177,660	13,992	21,097	35,089	3,779	* 265	13 003	17,047
MUTUAL FIRE INS., Philadelphia.....1859.	1881	Mutual.	18,081	† 700	17,381	6,196	1,328	7,524	3,245	* 622	3,462	7,329
Calvin Taggart, Pres., T. E. Chapman, Sec.	1880	Mutual.	17,835	† 1,154	16,681	5,965	1,067	7,032	748	* 1,062	3.594	5,404
	1879	Mutual.	21,006	† 820	20,176	6,187	1,208	7,395	5,215	* 660	3,788	9,663
MUTUAL, Pottstown.....1843.	1881	Mutual.	26,953	(†)	26,953	139	2,873	3,012	400	.....	242	642
J. Thompson, Pres., Chas. Moore, Sec.	1880	Mutual.	24,076	(†)	24,076	94	2,550	2,645	33	.....	339	372
	1879	Mutual.	20,755	(†)	20,755	52	2,811	2,863	310	.....	173	483
NATIONAL, Allegheny.....1866.	1881	100,000	152,060	17,593	34,467	20,363	8,997	29,360	10,710	8,000	9.751	28,461
H. M. Boyle, Pres., F. W. Kiefer, Sec.	1880	100,000	153,520	23,014	30,506	22,105	7,771	29,876	5,403	7,000	9,376	21,779
	1879	100,000	145,229	18,543	26,686	18,647	7,633	26 280	7,537	3,000	9,127	19,664
PENNSYLVANIA, Pittsburgh.....1854.	1881	120,000	189,677	22,590	47,087	22,288	11,867	34,155	14,277	9,536	11,696	35,509
C. Yeager, Pres., Thos. D. Keller, Sec.	1880	115,800	183,471	19,083	48,588	22,960	10,779	33 739	10,563	9,304	14,099	33,966
	1879	115,800	178,522	21,370	41,352	24,421	13,235	37,656	15,103	7,688	12,841	35,632

* Returned to policyholders. † Reserve for unearned premiums not provided for. *a* Includes $50,000 premium on new capital stock issued.

PENNSYLVANIA—*Continued.*

PENNSYLVANIA, Philadelphia.....1825.	1881	400,000	2,227,616	882,048	945,568	642,698	123,543	766,241	376,918	40,000	241 885	658,803
J. Devereux, Pres., Jno. L. Thomson, Sec.	1880	400,000	2,131,039	846,170	884,869	601,409	101,724	703,133	345,695	40,000	220,394	606,089
	1879	400,000	2,011,112	804,039	807,073	532,537	102,841	635,378	318,480	40 000	195,600	554,080
PEOPLES, Pittsburgh.....1862.	1881	100,000	239,066	31,808	107,258	38,833	13,367	52,200	17,953	12,000	12,624	42 577
J. Herdman, Pres., Wm. F. Gardner, Sec.	1880	100,000	221,724	22,150	99,574	29,710	12,606	42,316	7,733	12,000	10,464	30,197
	1879	100,000	205,429	23,655	81,774	25,431	11,367	36,798	10 977	12,000	9,590	32,567
PHILADELPHIA CONTRIBUTIONSHIP, Phila....1752.	1881	Mutual.	2,705,929	446,536	2,259 393	5,080	113,335	118,415	7,949	*7,124	26,061	41,134
Chas. Willing, Chairman, Jas. S. Smith, Sec.	1880	Mutual.	2,655,964	441,818	2,214,146	1,335	158,444	159,779	5 584	.....	24,239	29,823
	1879	Mutual.	2,435,669	443,133	1,992,536	12,755	119,222	131 977	9,674	.....	22,069	31,743
PITTSBURGH, Pittsburgh.....1851.	1881	100,000	257,791	19,879	137,912	24,685	21,158	45,843	13,742	16,000	13,958	43,700
C. Arbuthnot, Pres., Hillis McKown, Sec.	1880	100,000	257,305	20,487	136,818	24,794	20,045	44,839	2,356	16,000	15,713	34,069
	1879	100,000	247,290	19,010	128,280	20,163	16,983	37,146	5,341	16,000	11,923	33,264
POTTSVILLE MUTUAL, Pottsville.....1869.	1881	Mutual.	21,109	†7,076	14,033	12,468	5,500	17,968	8,360	*56	9,781	18,197
Levi Huber, Pres., John P. Bertram, Sec.	1880	Mutual.	20,184	†20,205	— 21	16,378	13,050	29,428	17,725	*56	12,529	30,310
	1879	Mutual.	25,382	†5,698	19,684	16 201	.....	16,201	9 161	.....	3,883	13,044
READING, Reading.....1867.	1881	‡200,000	317,513	30,487	87,026	25,326	19,016	44,342	8,491	16,021	11,986	36,498
W. A. Arnold, Pres., S. E. Ancona, Sec.	1880	200,000	306,442	29,857	76,585	24,158	17,068	41,226	3 037	15 705	9 852	28,594
	1879	200,000	290,419	26,194	64,225	21 162	18,637	39,799	2,035	15,782	7,499	25,316
RELIANCE, Philadelphia.....1862.	1881	300,000	712,176	134,752	277,424	45,841	35,046	80,887	35,483	24,000	22,037	81,520
Thos. C. Hill, Pres., Wm. Chubb, Sec.	1880	300,000	720,497	128,369	292,128	41,159	36,389	77,548	13,390	24,000	20,497	57,887
	1879	300,000	673,192	124,081	249,111	28,042	36,363	64,405	11,252	24,000	17,454	52,706
SCHUYLKILL VALLEY MUTUAL, Norristown....1866.	1881	Mutual.	13,969	7,276	6,693	9,577	629	10,206	7,928	*700	3,959	12,587
Geo. Wright, Pres., S. D. Delp, Sec.	1880	Mutual.	17,610	6,460	11,150	5,923	562	6,485	2,033	*142	2,713	4,888
	1879	Mutual.	14,943	5,793	9,150	5,010	2,677	7,687	3 688	*271	4,326	8,285
SPRING GARDEN, Philadelphia.....1835.	1881	400,000	1,156,725	325,853	430,872	40,257	57,412	97,669	34,834	64,000	25,141	123,975
N. F. Evans, Pres., J. A. Fry, Sec.	1880	400,000	1,155,072	332,369	422,703	30,256	67,788	98,044	21,832	64,000	21,190	107,022
	1879	400,000	1,143,665	327,468	416,197	30,813	70,561	101,374	25,143	64,000	21,182	110,325
SUSQUEHANNA MUTUAL, Harrisburgh.....1873.	1881	Mutual.	31,683	†25,294	6,389	21,035	8,580	29 615	17,857	*4,611	7,315	29,783
H. H. Bechtel, Pres., B. K. Huntzinger Sec.	1880	Mutual.	29,315	†18,891	—10,424	16,558	3,912	20,470	11,604	*1,898	5,519	19,021
	1879	Mutual.	23,359	†16,999	6,360	13,165	6,858	20,023	14,227	*1,593	4,541	20,361
SUN, Philadelphia.....1870.	1881	150,000	182,544	14,886	17,658	11,445	35,812	47,257	7,934	.....	6,999	14,933
N. F. Evans, Pres., John Crawford, Sec.	1880	150,000	156,393	12,689	—6,296	5,227	2,746	7,973	9,239	.....	1,776	11,015
	1879	150,000	165,016	14,138	878	7,744	5,527	13,271	25,788	.....	7,007	32,795
TEUTONIA, Allegheny.....1871.	1881	125,000	173,413	19,040	29,373	19,254	7,022	26,276	7,939	10,000	8,738	26,677
Henry Gerwig, Pres., Henry F. Eggers, Sec.	1880	125,000	170,993	16,901	29,092	20,334	9,726	30,060	4,830	5,413	9 705	19,948
	1879	119,680	160,618	15,869	25,069	15,686	8,998	24,684	2,474	2,500	8,174	13,148
TEUTONIA, Philadelphia.....1870.	1881	200,000	273,255	31,632	41,623	12,919	14,633	27,552	2,252	12,000	10,815	25,067
E. Fraussen, Pres., H. A. Burch, Sec. pro tem.	1880	200,000	272,439	32,898	39,541	13,844	15,680	29,524	7,048	12,000	11,953	31,001
	1879	200,000	270,307	33,656	36,651	17,677	14,103	31,780	13,856	6,000	11,951	31,007

* Returned to policyholders. † Reserve for unearned premiums not provided for. ‡ Recently increased to $225,000. — Impairment.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
PENNSYLVANIA—*Continued.*												
UNION, Pittsburgh.....1871.	1881	‡$100000	$133,472	$17,070	$16,402	$13,988	$8,157	$22,145	$8,097	$6,078	$8,825	$23,000
Jos. T. Colvin, Pres., J. W. J. McLain, Sec.	1880	100,000	134,350	16,391	17,959	13,881	8,285	22,166	3,021	5,918	8,652	17,591
	1879	100,000	126,944	14,437	12,507	12,376	6,306	18,682	3,315	5,982	7,598	16,895
UNION, Philadelphia.....1804.	1881	500,000	894,562	325,667	68,895	591,782	47,338	639,120	372,642	39,711	191,427	603,780
Colson Hieskell, Pres., John B. Craven, Sec.	1880	500 000	871,797	269 895	101,902	462,129	30,226	492,355	231,117	29,806	112,586	373,509
	1879	500,000	704,023	159,220	44,003	215,185	20,382	235,567	151,162	16,000	56,336	223,498
UNITED FIREMENS, Philadelphia.....1860.	1881	200,000	580,984	419,550	—38,566	129,049	31,797	160,846	121,952	.....	73,869	195,821
J. L. Caven, Pres., Robert B. Beath, Sec.	1880	200,000	666,458	456 050	10,408	184,820	30,772	215,592	158,414	24,000	78,501	260,916
	1879	200,000	672,777	415,956	56,821	128,280	37,389	165,669	71,081	25,275	58,650	155,006
WASHINGTON CO. MUTUAL, Washington.....1873.	1881	Mutual.	26,074	(†)	26,074	4,588	3,411	7,999	.....	.....	1,539	1,539
A. Murdoch, Pres., L. M. Marsh, Sec.	1880	Mutual.	22,678	(†)	22,678	3,432	2,360	5,792	559	.....	1,376	1,935
	1879	Mutual.	20,122	(†)	20,122	2,439	885	3,324	.....	.....	1,224	1,224
WESTERN, Pittsburgh.....1849.	1881	225,000	333,111	34,815	73,296	41,201	16,695	57,896	15,391	24 750	12,970	53,111
A. Nimick, Pres., W. P. Herbert, Sec.	1880	225,000	328,514	25,241	78,273	37,659	18,503	56,161	7,010	27,000	12,405	46,415
	1879	225,000	315,813	21,558	69,256	28,354	16,803	45,157	6,935	22,500	11,635	41,070
YORK COUNTY MUTUAL, York.....1843.	1881	Mutual.	27,994	†405	27,589	1,238	1,350	2,588	76	.....	644	720
Jacob Stair, Pres., S. H. Forry, Sec.	1880	Mutual.	25,461	†433	25,028	1,821	1,231	3,052	29	*24	711	764
	1879	Mutual.	22,393	†383	22,010	1,532	1,070	2,602	34	*69	580	683
RHODE ISLAND.												
AMERICAN MUTUAL, Providence.....1877.	1881	Mutual.	52 210	24,906	27,603	48,249	1,200	49,449	8,827	*20,255	3,376	32,458
J. S. Phetteplace, Pres., R. B. Chapman, Sec.	1880	Mutual.	35,632	25,139	10,493	38,222	1,074	39,296	14,499	*15,068	2,349	31,916
	1879	Mutual.	25,968	16,364	9,604	32,623	986	33,609	12,068	*13,979	1,936	27,983
ATLANTIC FIRE AND MARINE, Providence.....1852.	1881	200,000	253,765	44,588	9,177	64,457	14,670	79,127	39,929	12,119	29,775	81,823
J. S. Parish, Pres., T. W. Hayward, Jr., Sec.	1880	200,000	260,418	42,516	17,902	62,046	14,114	76,160	38,247	11,991	29,550	79,788
	1879	200,000	255,036	40,291	14,745	48,058	14,239	62,297	34,593	5,947	26,959	67,499
BLACKSTONE MUTUAL, Providence.....1868.	1881	Mutual.	166,028	71,430	94,598	124,382	5,383	129,765	3,795	*68,168	9,060	81,023
John Eddy Pres., W. F. Worch, Sec.	1880	Mutual.	115,912	51,248	64,664	98,464	4,966	103,430	24,435	*59,915	7,080	91,430
	1879	Mutual.	100,921	43,160	97,761	81,565	4,191	85,756	3,882	*63,001	9,037	75,920
ENTERPRISE MUTUAL, Providence.....1874.	1881	Mutual.	52,554	25 365	27,189	49,429	1,356	50,785	2,189	*25,171	6,649	34,009
S. W. Mowry, Pres., R. B. Chapman, Sec.	1880	Mutual.	33,307	19,668	13,639	40,295	2,638	42,663	14,047	*15,443	4,413	33,903
	1879	Mutual.	22,997	16,731	6,266	33,031	895	33,926	14,366	*13,841	3,069	31,276
EQUITABLE FIRE AND MARINE, Providence....1859.	1881	300,000	468,051	86,540	81,511	130,454	*d* 123,289	253,743	70,161	17,008	50,685	137,854
F. W. Arnold, Pres., Jas. E. Tillinghast, Sec.	1880	200,000	349,272	78,004	71,268	132,346	18,609	150,955	94,790	15,876	51,177	161,843
	1879	200,000	352,638	71,980	80,658	106,896	19,666	126,562	49,025	16,539	41,906	107,470

* Returned to policyholders. † Reserve for unearned premiums not provided for. ‡ Recently increased to $200,000. — Impairment. *d* Includes $100,000 new capital paid in.

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RHODE ISLAND—*Continued.*

FIREMENS MUTUAL, Providence.....1854.	1881	Mutual.	369,887	118,186	251,701	236,535	16,021	252,556	108,304	*109,066	13,204	230,574
Edwin Barrows, Pres., Joseph T. A. Eddy, Sec.	1880	Mutual.	338,594	155,577	183,017	209,233	15,501	224,734	38,348	*164,391	13,121	215,860
	1879	Mutual.	308,683	91,806	216,877	182,665	13,242	195,907	21,183	*131,955	13,023	166,161
FRANKLIN MUTUAL, Providence.....1854.	1881	Mutual.	61,681	41,582	20,099	15,903	2,625	18,528	674	*5,745	7,863	14,282
A. M. Bowen, Pres., J. R. Wheaton, Sec.	1880	Mutual.	55,826	42,635	13,191	16,997	2,535	19,532	586	*5,822	8,239	14,647
	1879	Mutual.	48,357	43,394	4,963	10,124	2,305	12,439	1,815	*2,817	7,811	12,443
HOPE MUTUAL, Providence.....1875.	1881	Mutual.	38,308	30,988	7,320	52,493	945	53,438	11,390	*21,611	5,051	38,052
James H. Chase, Pres., L. T. Downes, Sec.	1880	Mutual.	22,669	22,042	627	42,003	777	42,780	23,638	*17,559	3,880	45,077
	1879	Mutual.	25,341	18,880	6,461	30,482	519	31,001	4,273	*12,433	3,453	20,159
MANUFACTURERS MUTUAL, Providence.....	1881	Mutual.	150,502	61,763	88,739	112,498	5,932	118,430	89,789	*43,568	9,406	142,763
H. H. Ormsbee, Pres., W. B. Burrington, Sec.	1880	Mutual.	169,424	119,453	49,971	112,703	7,192	119,895	9,040	*94,815	8,714	112,569
	1879	Mutual.	151,053	65,129	85,924	105,428	6,836	112,264	11,191	*85,679	8,114	104,984
MECHANICS MUTUAL, Providence.....1871.	1881	Mutual.	94,463	45,729	48,734	78,663	3,642	82,305	32,999	*41,807	5,936	80,742
A. C. Barstow, Pres., H. H. Ormsbee, Sec.	1880	Mutual.	92,254	75,924	16,330	78,353	3,884	82,237	7,301	*65,365	5,243	77,909
	1879	Mutual.	85,226	43,931	41,295	72,362	3 672	76,034	6,535	*65,926	5,438	77,899
MERCHANTS MUTUAL, Providence.....1874.	1881	Mutual.	71,979	36,832	35,147	55,749	2,424	58,173	2,559	*29,507	4,129	36,195
John Eddy, Pres., W. F. Worch, Sec.	1880	Mutual.	49,287	22,209	27,078	41,598	1,943	43,541	6,311	*23,882	3,529	33,722
	1879	Mutual.	36,307	17,903	18,404	33,087	1,307	34,394	3,593	*16,464	4,046	24,103
MERCHANTS, Providence.....1851.	1881	200,000	407,950	107,719	100,231	141,948	18,447	160,395	92,513	12,000	48,795	153,308
W. T. Barton, Pres., W. P. Goodwin, Sec.	1880	200,000	385,976	99,965	86,011	150,825	18,983	169,808	121,842	16,000	56,118	193,960
	1879	200,000	381,454	95 514	85,940	139,516	27,339	157,855	81,476	16 000	48,879	146,355
PAWTUCKET MUTUAL, Pawtucket.....1848.	1881	Mutual.	157,118	73,827	83 291	31,324	6,629	37,953	7,273	*8,649	10,988	26,910
Robt. Sherman, Pres., Isaac Shove, Sec.	1880	Mutual.	143,903	69,047	74,862	26,881	4,759	31,640	3,692	*6,747	10,182	20,621
	1879	Mutual.	130,645	71,046	59,599	26,969	5,173	32,142	9,065	*6,290	12,654	28,009
PROVIDENCE MUTUAL, Providence.....1800.	1881	Mutual.	95,827	40,040	55,787	63,179	4,041	67,220	5,001	*3,813	13,987	22,801
Joseph P. Snow, Pres., H. R. Barker, Sec.	1880	Mutual.	56,582	32,887	23,695	21,838	1,898	23,736	6,971	*3,972	12,098	23,041
	1879	Mutual.	48,586	30,857	17,729	15 827	2,715	18,542	7,553	*2,911	12,593	23,057
PROVIDENCE MUT. STEAM BOILER, Prov.†...1875.	1881	Mutual.	8 896	5,757	3,139	9,991	152	10,143	3,206	*2,925	1,543	7,674
Wm. Corliss, Pres., L. T. Downes, Sec.	1880	Mutual.	7,055	5,278	1,777	8,679	139	8,818	2,500	*2,069	4,090	8,659
	1879	Mutual.	6,229	6,042	187	6,530	132	6,662	2,720	*2,470	1,292	6,482
PROVIDENCE-WASHINGTON, Providence.....1799.	1881	400,000	890,503	366,471	124,032	605,633	35,719	641,352	382,748	34,418	151,037	568,203
J. H. DeWolf, Pres., J. B. Branch, Sec.	1880	400,000	759,532	266,485	93,047	487,849	25,909	513,758	306,839	39,537	126,620	472,996
	1879	400,000	664,823	191,696	73,127	307,963	22,576	330,539	201,230	17,501	79,091	297,822
RHODE ISLAND MUTUAL, Providence.....1848.	1881	Mutual.	212,567	75,852	136,716	151,304	8,328	159,632	42,246	*65,859	10,793	118,898
Geo. C. Nightingale, Pres , A. H. White, Sec.	1880	Mutual.	198,323	105,383	92,940	142,065	9,398	151,463	49,347	.....	9,972	59,319
	1879	Mutual.	197,254	81,821	115,433	134,162	8,639	142,801	6,266	*101,420	9,985	117,671
STATE MUTUAL, Providence.....1855.	1881	Mutual.	289,598	119,844	169,754	231,875	10,666	242,541	84,152	*118,415	18,033	220,600
Rho. B. Chapman, Pres., Robt. B. Chapman, Sec.	1880	Mutual.	259,890	132,347	127,543	205,370	10,002	215,372	23,872	*159,321	16,309	199,502
	1879	Mutual.	221,711	92,963	128,748	180,668	11,477	192,145	22,356	*139,180	14,661	176,197

* Returned to policyholders. † Devoted to insurance against steam-boiler risks.

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
RHODE ISLAND—*Continued.*												
TIVERTON AND LITTLE COMPTON, L. Comp..1865.	1881	Mutual.	7,586	1,521	6,065	1,134	301	1,435	.....	.....	404	404
I. B. Richmond, Pres., P. B. Richmond, Sec.	1880	Mutual.	6,477	1,550	4,927	617	246	863	.....	.....	286	286
	1879	Mutual.	5,837	1,488	4,349	494	291	785	23	.....	268	291
UNION MUTUAL, Providence.....1863.	1881	Mutual.	115,082	50,703	64,379	19,024	4,855	23,879	1,872	* 9,647	3,293	14 812
Edwin Barrows, Pres., J. T. A. Eddy, Sec.	1880	Mutual.	103,077	47,847	55,230	14,332	4,602	18,934	671	* 8,761	4,573	14,005
	1879	Mutual.	93.331	46,939	46,392	15,686	4,129	19,815	139	* 7,504	4,689	12,332
WHAT CHEER MUTUAL, Providence.....1873.	1881	Mutual.	71,344	48,759	22,585	82,091	2,405	84.496	12 100	* 46,799	8,609	67,508
Rowland Hazard, Pres., L. T. Downes, Sec.	1880	Mutual.	54,251	37,142	17,109	67,843	2,105	69,948	24,256	* 37,207	5,749	67,212
	1879	Mutual.	50,191	31,124	19,067	51,570	1,361	52,931	4,610	35,134	5,362	45,106
TENNESSEE.												
BLUFF CITY, Memphis.....1857.	1881	142,500	164,008	16,439	5,069	13,717	13,843	27,560	6,791	7,500	7,507	21,798
James C. Neeley, Pres., W. H. Moore, Sec.	1880	135,000	158,760	15,000	8,760	.....	.....	29,695	16,643	15,000	8,234	39,877
	1879	135,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
EQUITABLE, Nashville.....1869.	1881	150,000	187,159	28,609	8,550	40,176	11,488	51,664	21,954	14,825	18,173	54,952
A. G. Adams, Pres., J. O. Treanor, Sec.	1880	150,000	185 704	27,418	8,286	32,708	11,565	44.273	15,775	7,481	15,652	38,908
	1879	*b* 200,000	226,580	23,358	3,222	28,589	10,106	38,695	15,283	.....	16,440	31,723
FACTORS MUTUAL, Memphis.....1881.	1881	130,000	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
N. Fontaine, Pres., Jas. E. Beasley, Sec.	1880	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
	1879	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)	(‡)
HERNANDO, Memphis.....1859.	1881	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
S. H. Dunscomb, Pres., F. M. Nelson, Sec.	1880	150,000	182,579	9,271	23,308	30,760	11,514	42,274	6,419	25,500	10,425	42,344
	1879	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME, Memphis.....1856	1881	55,000	56,226	3,400	—2,174	15,837	3,537	19,374	.....	.....	5,312	5,312
M. C. Pierce, Pres., B. F. Price, Sec.	1880	*b* 100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	*b* 100,000	102,646	3,646	—1,000	.....	.....	14,635	.....	.....	.....	10,101
KNOXVILLE, Knoxville.....1878.	1881	20,000	40,847	7,708	13,139	15,190	2,159	17,709	1,869	.....	7,821	9,690
D. A. Carpenter, Pres., W. H. Simmonds, Sec.	1880	*b* 100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	*b* 100,000	106,410	5,564	846	.....	.....	10,178	.....	.....	.....	4,380
MEMPHIS CITY FIRE & GENERAL, Memphis...1870.	1881	*b* 250,000	260,084	5,627	4,457	18,608	13,593	32,201	5,962	.....	8,429	14,391
E. M. Apperson, Pres., H. J. Lynn, Cash.	1880	190 155	205,776	74	15,547	20,950	11,569	32,519	8,669	12,500	8,207	29,376
	1879	*b* 250,000	262,918	.....	12,403	18,413	10,460	28,873	3,359	12,500	7,655	23,714
NASHVILLE COMMERCIAL, Nashville.....1854.	1881	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Kirkman, Pres., Edw'd D. Hicks, Sec.	1880	100,000	151,000	9,000	42,000	16,000	10,000	26,000	985	12,000	7,800	20,785
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Returned to policyholders. ‡ Organized in 1881; fiscal year had not been completed at date of compilation. — Impairment. *b* Includes stock notes.

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TENNESSEE—*Continued.*												
PEOPLES, Memphis ..... 1867.	1881	200,000	224,571	14,119	10,452	20,656	12,843	33,499	3,787	18,000	12,898	34,685
W. M. Farrington, Pres., C. Mason, Sec.	1880	200,000	227,682	16,044	11,638	19,599	14,316	33,915	4,437	20,000	17,042	41,479
	1879	200,000	227,269	11,492	15,777	19,778	16,163	35,941	5,591	.....	14,970	20,561
PLANTERS, Memphis ..... 1866.	1881	150,000	198,605	29,585	19,020	33,558	15,791	49,349	9,461	15,000	12,585	37,046
D. T. Porter, Pres., G. D. Raine, Sec.	1880	150,000	195,092	21,690	23,402	36,144	13,176	49,320	9,801	15,000	10,437	35,238
	1879	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
STATE, Nashville ..... 1865.	1881	200,000	251,515	25,394	26,121	33,827	38,955	72,782	28,741	30,000	18,465	77,206
John Lumsden, Pres., D. R. Johnson, Sec.	1880	200,000	257,605	25,667	31,938	34,752	25,501	60,253	6,849	32,000	16,621	55,470
	1879	198,397	249,760	20,792	30,571	31,687	28,693	60,380	10,534	22,000	13,256	45,790
TEXAS.												
EAST TEXAS, Tyler ..... 1875.	1881	100,000	176,489	53,061	23,428	76,500	10,934	87,434	46,759	8,000	22,458	77,217
J. H. Brown, Pres., T. R. Bonner, Sec.	1880	100,000	166,179	34,203	31,976	55,999	10,546	69,545	18,215	.....	21,392	39,607
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOUSTON, Houston ..... 1866.	1881	300,000	353,521	25,584	27,937	12,456	7,224	19,680	70	.....	9,394	9,464
Benj. A. Botts, Pres., Geo. F. Pattillo, Sec.	1880	300,000	341,529	21,900	19,629	13,604	4,629	18,233	2,495	.....	8,896	11,391
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
VERMONT.												
NEW ENGLAND, Rutland ..... 1881.	1881	10,000	21,230	9,468	1,762	16,391	232	16,623	584	.....	4,809	5,393
J. M. Haven, Pres., C. Parmenter, Sec.	1880	10,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
VIRGINIA.												
PETERSBURG SAVINGS & INS. CO., Petersburg. 1860.	1881	200,000	a819,483	608,699	10,783	a56,469	59,753	116,222	32,112	15,805	51,027	98,944
Fred. R. Scott, Pres., E. W. Butcher, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PORTSMOUTH, Portsmouth ..... 1852.	1881	31,275	63,578	7 625	24,678	10,786	5,030	15,816	5,468	3,130	4,239	12,837
O. V. Smith, Pres., W. V. H. Williams, Sec.	1880	31,275	60,664	5,392	23 997	9,687	6,376	10,063	9,860	3,185	3,618	16,663
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
VIRGINIA FIRE AND MARINE, Richmond ..... 1832.	1881	250,000	533,000	130,169	152,831	127,834	32,104	159,938	106,690	27,165	45,428	179,283
W. L. Cowardin, Pres., W. H. McCarthy, Sec.	1880	250,000	550,000	153 823	146,177	153,288	29,946	183,234	99,389	25,118	56,149	180,657
	1879	250,000	507,701	165,272	92,429	147,642	28,365	176,007	136,965	34,110	52,755	223,830
VIRGINIA HOME, Richmond ..... 1866.	1881	200,000	289,498	63,335	26,163	91,690	14,830	106,520	72,449	15,787	27,977	116,213
W. H. Palmer, Pres., B. C. Wherry, Jr., Sec.	1880	200,000	301,419	60,988	40,431	87,957	13,471	101,428	57,148	15,824	26,040	99 012
	1879	200,000	284,461	50,282	34,179	81,548	13,721	95,269	46,676	17,990	24,990	89,656
VIRGINIA STATE, Richmond ..... 1865.	1881	200,000	269,678	27,532	42,146	32,309	17,970	50,279	14,632	20,000	15,717	50,349
John L. Bacon, Pres., R. E. Richardson, Sec.	1880	200,000	269,914	24,756	45,158	32,266	27,459	59,725	22,546	20,000	13,295	55,841
	1879	200,000	259,062	27,996	31,066	36,855	18,566	55,421	26,746	20,000	14,868	61,614

† Organized in March, 1881. a Includes premium notes

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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

Name and Date of Organization of Company, and Names of Officers.	Year Ending Dec. 31.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
WEST VIRGINIA.												
ÆTNA FIRE AND MARINE, Wheeling.....1866.	1881	$100,000	.....	$10,000	.....	$21,858	$7,775	$29,633	$16,058	.....	.....	.....
Wm. B. Simpson, Pres., J. C. Orr, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIRE AND MARINE, Wheeling.....1875.	1881	80,000	111,330	7,000	4,330	17,404	4,328	21,732	6,061	§10,000	3,978	20,039
Andrew Wilson, Pres., C. H. Collier, Sec.	1880	70,000	111,835	2,000	39,835	23,337	2,951	26,288	3,512	10,000	5,484	18,996
	1879	70,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GERMAN, Wheeling.....1867.	1881	100,000	159,962	22,617	37,345	22,924	16 341	39,265	14,523	8,000	13,008	35,531
John Oesterling, Pres., F. Riester, Sec.	1880	100,000	154,757	18,123	36,634	23,450	9,530	32,980	13,326	9,000	8,065	30,391
	1879	100,000	152,717	18,971	33,746	26,542	10,471	37,013	19,076	8,000	9,144	36,220
PEABODY, Wheeling.....1869	1881	100,000	126,319	14,062	12,257	31,013	4,798	35,811	16,314	6,000	10,571	32,885
Alonzo Loring, Pres., J. F. Paull, Sec.	1880	100 000	126,854	15,438	11,416	28,219	5,545	33,764	13,150	2,500	9,455	25,105
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
WISCONSIN.												
CONCORDIA, Milwaukee .....1870.	1881	59,550	202,096	66,121	76,425	60,269	9,843	70,112	19,134	4,367	20,429	43,930
Jobst H. Buening, Pres., Gustav Wollaeger, Sec.	1880	43,670	160,288	57,072	59,546	50,583	8,616	59,199	29,642	3,573	18,712	51,927
	1879	35,730	143,432	53,198	54,504	46,826	8,197	55,023	26,257	2,779	17,111	46,147
GERMANTOWN FARMERS MUT., Germantown..1854.	1881	Mutual.	83,047	.....	.....	.....	.....	.....	.....	.....	.....	.....
Andrew Martin, Pres.. Martin Schottler, Sec.	1880	Mutual.	82,139	38,443	43,696	18,213	3,569	21,782	20,246	.....	9,023	29,269
	1879	Mutual.	85,620	50,816	38,204	25,932	5,605	31,537	35,474	.....	12,266	47,740
HEKLA, Madison.....1871.	1881	200,000	297,670	56 660	41,010	56,205	23,879	80,084	18,639	20,000	23,017	61,656
J. A. Johnson, Pres., H. T. Lerdall, Sec.	1880	200,000	278,052	49,497	28,555	52,649	22,364	75,013	47,001	17,901	27,884	86,690
	1879	200,000	286,171	54,366	31,805	59,497	22,403	81,900	35,845	15,261	20,781	71,890
HERMAN FARMERS MUTUAL, Herman.....1856.	1881	Mutual.	33,449	10,687	22,762	4,098	2,164	6,262	4,640	.....	1,510	6,150
John Zirbel, Pres., Charles Ringle, Sec.	1880	Mutual.	32,687	11,937	20,750	5,090	1,952	7,042	3,953	.....	1,774	5,727
	1879	Mutual.	30,151	9,248	20,903	3,992	2,727	6,719	4,559	.....	1,795	6,354
MILWAUKEE MECHANICS MUTUAL, Milwaukee.1852.	1881	Mutual.	730,112	236,825	493,286	268,736	34,190	302,926	145,263	.....	100,471	245,734
C. Preus.er, Pres., A. J. Cramer, Sec.	1880	Mutual.	666,912	227,937	438,975	251,360	33,966	285,326	110,870	.....	94,184	235,054
	1879	Mutual.	613,098	212,896	400,202	217,952	27,433	245,385	128,066	.....	85,238	213,304
NORTHWESTERN NATIONAL, Milwaukee.....1869.	1881	600,000	1,056,280	226,245	230,035	358,017	46,673	404,690	187,411	60,000	126,078	373,489
A. Mitchell, Pres., John P. McGregor, Sec.	1880	600,000	1,004,694	199,513	205,181	321,303	48,839	370,142	192,732	48,000	117,600	358,332
	1879	600,000	952,449	208,149	144,301	334,899	49 270	384,169	183,793	63,000	110,106	356,899

§ Credited on stock bonds.

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FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES.

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premi'ms Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets Including all Departments.
BRITISH AMERICA, Toronto.....1833.	1881	$872,595	$385,671	$486,924	$570,120	$600,169	$386,120	$189,911	$576,031	$500,000	$1,329,732
Louis H. Boult, Manager, Toronto.	1880	850,676	352,632	498,044	559,942	589,281	408,270	167,323	575 593	500,000	1,426,415
	1879	816,407	352,784	463,623	524,185	540,597	309,994	166,924	476,918	500,000	1,343,909
CITY OF LONDON FIRE, London.....1881.	1881	504,250	(o)	(o)	(o)	(o)	(o)	(o)	(o)	1,000,000	1,299,655
John C. Paige, Manager, Boston.	1880	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)
	1879	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)	(o)
COMMERCIAL UNION, London.....1861.	1881	1,997,581	1,088,541	909,040	1,359,919	1,417,036	800,017	413,636	1,213,653	.....	.....
Alfred Pell, Mngr., C. Sewall, Asst. Mngr., N. Y.	1880	1,885,329	980,864	904,465	1,294,795	1,352,208	703,718	374,756	1,078,474	1,250,000	10,280,452
	1879	1,653,391	881,088	772,303	1,218,101	1,293,116	749,006	369,917	1,118,923	1,250,000	9,698,571
CONFIANCE, Paris.....1844.	1881	815,066	543,010	272,056	724,730	741,309	437,535	219,422	656,957	.....	.....
Monrose & Mulville, Managers, New York.	1880	728,458	355,081	373,377	550,569	571,249	313,778	150,710	464,488	800,000	6,741,512
	1879	586,634	134,606	452,028	225,823	238,443	33,055	69,870	102,925	800,000	6,695,662
FIRE INSURANCE ASSOCIATION, London.....1880.	1881	691,405	275,790	415,615	505,871	518,283	177,065	181,842	358,907	.....	.....
Joseph H. Wellman, Mngr., A. P. M. Roome, Asst.	1880	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)	1,000,000	1,349,944
Mngr., N. Y.	1879	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)	.....	.....
GUARDIAN, London.....1821.	1881	1,050,515	320,342	730,173	420,146	458,140	210,456	b148,027	b358,483	.....	.....
H. E. Bowers, Manager, New York.	1880	944,761	228,195	716,566	332,149	368,449	143,942	e118,222	e262,164	5,000,000	15,086,018
	1879	861,973	151,872	710,101	200,366	240,416	152,131	46,443	198,574	5,000,000	15,107,605
HAMBURG-BREMEN, Hamburg.....1854.	1881	977,803	352,498	625,306	594,453	631,244	320,239	195,961	516,200	.....	.....
F. O. Affeld, Manager, New York.	1880	905,102	304,348	600,754	520 639	553,957	268,915	178,183	447,098	300,000	1,324,017
	1879	780,409	255,264	525,145	415,542	441,273	269,606	137,685	407,291	300,000	1,246,468
IMPERIAL, London.....1803.	1881	1,030,998	339,119	691,879	495,840	543,547	344,605	150,164	494,769	.....	.....
R. D. Alliger, Manager, New York.	1880	996,202	310,083	686,119	505,884	554,365	281,630	152,362	433,993	3,500,000	8,153,119
	1879	928,900	261,764	667,136	409,320	455,887	291,313	134,958	426,271	3,500,000	8,175,619
LANCASHIRE, Manchester.....1852.	1881	1,502,581	706,164	796,417	971,508	1,010,020	579,974	309,109	889,083	.....	.....
Henry Robertson, Manager, New York.	1880	1,509,363	756,459	752,904	937,110	937,110	598,097	302,716	900,813	1,350,000	6,787,983
	1879	878,899	510,314	368,585	750,938	750,938	510,854	239,770	750,624	1,000,000	5,068,025
LION FIRE, London.....1879.	1881	657,819	202,284	455,535	375,785	487,590	102,262	121,463	223,725	.....	.....
M. Bennett, Jr., Mngr., J. H. Brewster, Asst. Mngr.,	1880	375,755	35,269	340,486	58,786	60,786	2,686	18,345	21,031	1,000,000	1,344,353
Hartford.	1879	(k)	(k)	(k)	(k)	(k)	(k)	(k)	(k)	995,500	1,340,141

b Excludes $20,995 remitted to home office. e Excludes $22,500 remitted to home office. k Entered United States in 1880. n Entered United States in 1881.
o Began business in 1881; entered United States in January, 1882.

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FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—*Continued.*

Name and Date of Organization of Company, and Name of Principal American Manager.	Year Ending December 31.	Statement of the United States Branch.								Statement of Home Office.	
		Total Assets in the United States.	Total Liabilities	Surplus Over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
		$	$	$	$	$	$	$	$	$	$
LIVERPOOL AND LONDON AND GLOBE, Liverpool.....1836.	1881	4,777,590	2,948,482	1,829,108	2.877,737	3,086,872	1,750,438	869.826	2,620,264	.....	.....
James E. Pulsford, Mngr., H. W. Eaton, Asst. Mngr.,	1880	4,462,065	2,647,030	1,815,035	2,664,243	2,842,639	1,456,485	829,824	2,286,309	1,228,200	33,320,106
New York.	1879	4,376,961	2.569,915	1,807,046	2,595,522	2,792,128	1,813.971	790,823	2,604.794	1,228,200	31,665,194
LONDON AND LANCASHIRE, Liverpool.....1861.	1881	1,149,021	601,457	547,564	853,584	890,824	606,496	290,452	896,948	.....	.....
James Yereance, Manager, New York.	1880	1,014,970	514,844	500,126	815,028	848,873	523,535	259,114	782,649	926.000	2,700 568
	1879	775,003	308,064	466,939	421,355	425,578	103,849	108,589	212,438	773,750	2,138,730
LONDON ASSURANCE CORPORATION, London.....1720.	1881	1,406,279	539,702	866,577	756,546	†843,723	473 218	‡255,029	728,247	.....	.....
Benoni Lockwood, Manager.	1880	1,287,503	441,506	845,997	642,469	687,469	337,656	202,065	539,721	2,241,375	16,021,010
	1879	1,157,775	366,886	790,889	519,556	562,306	339,942	170,598	510,540	2,241,375	15,886,111
METROPOLE, Paris.....1879	1881	546,164	251,217	294,947	423,455	431.586	237,062	*b*178,517	415,579	.....	.....
John C. Paige, Manager, Boston.	1880	450,047	183,736	266 311	279,408	391,163	134,542	93,168	227,710	1,000,000	1,339,773
	1879	253,191	33,330	219,861	26,134	16,134	(*nil*)	6,849	6,849	1,000,000	1,149,810
NORTH BRITISH AND MERCANTILE, London.....1809.	1881	2,044,664	976,939	1,067,725	1.328,679	1,402,521	801,006	389,698	1,190,704	.....	.....
C. E. White and S. P. Blagden, Managers, New York.	1880	1,958,089	849,203	1,108,886	1,198,831	1,275,408	670,735	357,931	1,028,666	2,250,000	9,947,179
	1879	1,864,598	855,081	1,009,517	1,154,926	1,228,495	699,981	344,085	1,044,066	1,750,000	9,264,569
NORTH GERMAN, Hamburg.....1863.	1881	434,476	160,422	274,054	250,744	265,421	173,087	99,436	272,523	.....	.....
J. Claussen, Mangr., J. Muth, Asst. Mngr., New York.	1880	400,970	149,189	251,781	270,511	301,235	189,431	109,278	298,709	375,000	733,312
	1879	391,430	140,178	251,252	237,472	251,062	179,970	96,532	276.502	375,000	733.312
NORTHERN, London.....1836.	1881	877,509	339,118	339,118	495,839	528,657	342,368	142,426	484,795	.....	.....
R. D. Alliger, Manager, New York.	1880	855,609	310,082	545,527	505,885	536,809	274,996	144,413	419,409	750,000	13,043,296
	1879	754,846	256,309	498,537	409,382	438,535	290,326	132,838	423,164	750,000	13,068,408
NORWICH UNION, Norwich.....1797.	1881	712,134	270,228	441,906	425,947	447 547	221,276	141,096	362,372	.....	.....
C. P. Frame and J. Montgomery Hare, Managers, N. Y.	1880	652,207	184,564	467,643	322,630	343,430	145,554	108,645	254,199	660,000	3,522,346
	1879	574,701	99,041	475,660	180,356	189,765	26,125	60,220	86,345	660,000	3,292,939
PHŒNIX, London.....1782.	1881	901,117	508,703	392,414	708,072	730,252	413,763	218,847	632,610	.....	.....
A. D. Irving, Manager.	1880	688,557	295,498	393,059	454,786	480,288	167,147	138,116	305,263	359,594	5,364,504
	1879	451,743	42,310	409,433	38,813	45,813	6,756	17,420	24,176	359,594	5,266,372
QUEEN, Liverpool.....1858.	1881	1,674,936	916,669	758,267	1,252,499	1,330,545	791,652	409,831	1,201,483	.....	.....
J. A. MacDonald, Manager.	1880	1,631,346	709,140	922,206	976,594	1,061,150	686,621	284,938	971,558	873,170	5,149,817
	1879	1,635,027	662,521	972,506	922,930	1,005 901	566,163	279,830	845,993	865,068	4,821,237

† Includes $40,000 from home office. ‡ Includes $15,718 remitted to the home office. *b* Includes $64,688 remittances to the home office and amount paid for re-insurance.

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REASSURANCES GENERALES, Paris.....1879. John C. Paige, Manager, Boston.	1881	427,698	220,237	207,461	398,996	408,656	264,665	136,825	401,490	.....	.....
	1880	399 583	124,776	274,807	274,881	290,176	170,543	87,967	258,510	.....	.....
	1879	326.704	3,724	322,980	(*nil*)	10,000	(*nil*)	(*nil*)	(*nil*)	1,750,000	1,963,711
ROYAL, Liverpool.....1845. E. F. Beddall, Mngr., W. W. Henshaw, Asst. Mngr.	1881	2,966,312	1,782,116	1,184,196	1,885,727	1,999,264	1,239,919	606,585	1,846,504	.....	.....
	1880	3,031,403	1,652,207	1,379 196	1,727,265	1,842,453	861,664	560,385	1,422,049	1,447,725	25,391,745
	1879	2,703,954	1,479,009	1,224,945	1,593,521	1,705 065	978,590	509,534	1,488,124	1,447,725	23,584,779
SCOTTISH UNION & NATIONAL, Edinburgh and London, 1824. M. Bennett, Jr., Mngr., Jas. H. Brewster, Asst. Mngr., Ht'fd	1881	820,339	188,714	631,625	327,198	50[illegible],343	93,378	95,813	189,191	.....	.....
	1880	487,462	32,895	454,567	60,948	64,898	851	18,985	19,836	1,412,855	13,292,691
	1879	(*h*)	(*h*)	(*h*)	(*h*)	(*h*)	(*h*)	(*h*)	(*h*)	1,412,855	12,679,382
STANDARD, London.....1879. John W. Simondson, Manager, New York.	1881	486,329	198,073	288,256	133,602	135,141	13,002	21,136	34,138	.....	.....
	1880	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	565,000	.....
	1879	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	(*n*)	.....	.....
TRANSATLANTIC, Hamburg.....1872. E. Harbers, Mngr., C. H. Hibbs, Asst. Mngr., N. Y.	1881	482,031	151,919	330,112	242,972	258,192	152,152	85,017	237,169	.....	.....
	1880	476,803	148,681	328,122	252,255	271,505	171,822	93,428	265,250	300,000	948,512
	1879	430,223	117,113	313,110	174,130	230,734	155,140	68,814	223,954	300,000	918,711
WESTERN, Toronto.....1851. J. J. Kenny, Managing Director, Toronto.	1881	890,681	467,268	423,413	798,172	829,430	598,523	247,995	846,518	.....	.....
	1880	865,945	418,318	447,627	662,902	689,651	423,838	196,403	620,241	400,000	1,411,086
	1879	680,704	330,298	350,406	531,351	561,807	320,978	158,084	479,062	400,000	1,352,176

h Entered the United States in 1880. *n* Entered the United States in 1881.

YOUNG man, are you about to get married? Good! it's a step in the right direction. But be honest. Did you ever give a note—a promise to pay—and then purposely forget it—suffer it to be dishonored? We hope not. But whether you did or not, don't come that game over a confiding woman. If you promise to protect and defend her, do it like a man. Don't worry over the style of a wedding ring until you have applied for, and received and paid for, and handed to her a substantial life policy.—*The Insurance Age.*

THE prime reason which life insurance has for existing is the fact that without it many men die and leave their families without adequate means of support. It will, doubtless, be a startling proposition to some to hear it said that, of all the men of a healthy locality, between the ages of twenty and fifty years, about one per cent will die this year, and that during the next ten years considerably over one tenth of the whole number will die. To men whose only or chief dependence for the support of their families is the wages they earn or the business they conduct, the outlook without life insurance is such as no prudent man can contemplate without something like alarm. Probably every soldier who passes through a battle feels that it is a wonder that any escape, yet the risk of being killed in battle is only equal to the risk of dying in time of peace in the course of a few years. The proportion of deaths to the number of men engaged at the first battle of Bull Run was only about equal to the annual death rate among men at age fifty-two, and among men thirty-five years of age, five years will show a death-roll equal to that of Gettysburg!—*The Ingleside.*

WITH eloquent force Warwick said of friendship, "When I see leaves drop from their trees in the beginning of autumn, just such, think I, is the friendship of the world. While the sap of maintenance lasts, my friends swarm in abundance; but in the winter of my need they leave me naked. He is a happy man that hath a true friend at his need; but he is more truly happy that hath no need of his friend." This manly spirit of independence, this placing oneself above the "arrows of outrageous fortune," is within the attainment of almost every man, and the path leading to its pleasant vales is along the highway of life insurance.—*The Insurance Age.*

OTHER FIRE AND MARINE INSURANCE COMPANIES.

The following companies, not embraced in the foregoing tables of American fire and marine insurance statistics, are organizations doing a local business in States where insurance laws are lax, and definite reports from these companies have not, therefore, been available:

Name and Location of Company.	Capital.	Assets by Latest Report.
ALABAMA.		
Capital City, Montgomery	.....	.....
Citizens Mutual, Mobile	$100,000	$193,044
Commercial, Montgomery	.....	.....
Fac ors and Traders, Mobile	200,000	.....
Mobile Mutual, Mobile	175,000	.....
Stonewall, Mobile	175,000	209,567
GEORGIA.		
*Atlanta Home, Atlanta	$100,000	.....
DISTRICT OF COLUMBIA.		
Franklin, Washington	.....	.....
Mutual, Washington	Mutual.	.....
Mutual Protection, Washington	"	.....
Potomac, Georgetown	.....	.....
INDIANA.		
Citizens, Evansville	.....	.....
Firemens and Mechanics, Madison	.....	.....
LOUISIANA.		
Factors and Traders, New Orleans	1,000,000	1,288,316
Hibernia, New Orleans	.....	.....
Home, New Orleans	.....	.....
Hope, New Orleans	250,000	.....
Peoples, New Orleans	100,000	137,881
Union, New Orleans	200,000	.....
MISSISSIPPI.		
Columbus Insurance and Banking Co., Columbus	$300,000	$572,561
NEBRASKA.		
† Western Horse and Cattle, Omaha	50,000	42,165
NORTH CAROLINA.		
North Carolina Home, Raleigh	.....	.....
Pamlico Ins. and Banking Company, Tarboro	.....	.....
Wilmington Mutual, Wilmington	.....	.....
OHIO.		
Standard, Cincinnati	100,000	.....
OREGON.		
Oregon Fire and Marine, Portland	150,000	.....
WEST VIRGINIA.		
Farmers and Mechanics, Martinsburgh	Mutual.	.....
Franklin, Wheeling	150,000	257,625
Jefferson County, Charlestown	Mutual.	.....
Manufacturers, Wheeling	"	.....

* Organized in May, 1882; R. J. Lowry, president; Joel Hurt, secretary. † Insures live stock.

The following supplementary list of foreign insurance companies doing business in the United States comprises, with one or two exceptions, those fire-marine companies doing business in California exclusively, and marine companies operating in New York:

Allgemeine Versicherungs Gesellschaft Dresden, Sax. J. Bertschman, New York.	$562,955 / *165,768
Baloise Marine, Balse, Switz. H. W. Syz, San Francisco.	484,511
Berlin-Cologne, Berlin, Ger. Hutchinson & Mann, San Francisco	1,300,788
British and Foreign Marine, Liverpool John G. Dale, New York.	3,550,380 / *249,352
China Traders, Hong Kong, China. Wm. Dimond & Co., San Francisco	859,121
Chinese, Hong Kong, China. Degener & Co., San Francisco.	413,227
Danube Marine, Vienna, Austria. H. Balzer & Co., San Francisco.	1,882,916
Globe Marine, London, England. Degener & Co., San Francisco.	610,052
Helvetia Swiss Fire, St. Gall, Switz. H. W. Syz, San Francisco.	848,218
Helvetia Marine, St. Gall, Switzerland H. W. Syz, San Francisco.	1,121,659
Le Cercle Paris. Geo. Mel, San Francisco.	.....
Lion Life, London. E. H. Sewell, New York.	920,000 / *100,000
London Provincial Marine, London, England. Hutchison & Mann, San Francisco	1,278,362
London and Provincial, London. John C. Mills, New York.	*200,000
Magdeburg Marine, Magdeburg, Germany. Gutte & Frank, San Francisco.	1,849,554
Manchester, Manchester, England. Roquette & Turner, New Orleans. Balfour & Guthrie, San Francisco.	1,329,299
Maritime, Liverpool, England. Falkner, Bell & Co., San Francisco	1,501,128

* Assets of American branch.

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OTHER FIRE AND MARINE INSURANCE COMPANIES—*Continued.*

National Fire and Marine, Duneden, New Zealand.....	.....
W. J. Callinghan, San Francisco.	
New Zealand Fire and Marine, Auckluck, New Zealand.....	$2,006,461
Hugh Craig, San Francisco.	1,659,255
North China, Shanghai, China.....	
Macondray & Co., San Francisco.	
Ocean Marine, London, England.....	2,068,549
Johnson & Higgins, New York.	*228,725
On Tai, Hong Kong, China.....	513,424
Quong Hang On, San Francisco.	
Paris Underwriting Association, Paris. France.....	711,550
Hutchison & Mann, San Francisco.	
Progres National Insurance Co.....	850,644
E. A. Halsey, San Francisco.	
Prussian National Fire, Stettin	1,259,633
Louis Jacoby, San Francisco.	
Rhenish Westphalian Marine, M. Gladbach, Germany.....	685,357
	*197,649
Paul W. Cæsar, New York.	
Scottish Imperial Insurance Company.	1,203,865
Donaldson & Co., San Francisco.	
Sea, Liverpool, England.....	1,581,060
George B. Rae, New York.	*218,843
South British and National, N. Z.....	$1,820,894
W. J. Callingham, San Francisco.	
Swiss Lloyd Transport, Winterther, Switzerland.....	1,408,439
Hugo Menzel, New York.	*221,298
Switzerland Marine, Zurich, Switz....	
Jacob Bertschmann, New York.	707,147
Thames & Mersey, Liverpool, England.....	*223,696
	4,701,695
W. G. Harrison, San Francisco.	*225,000
Evan J. Fraser, New York.	
Marine London, England	
G. W. McNear, San Francisco.	4,481,242
Transatlantic Marine, Berlin, Ger.....	
Thannhauser & Co., San Francisco	515,529
Union Fire and Marine	
Christchurch, N. Z.	.....
Union Marine, Liverpool, England...	
Falkner, Bell & Co., San Fran.	1,592,420
Jones & Whitlock, New York.	*247,240
Universal Marine, London, England..	
G. J. Theobold & Co., San Fran.	2,726,360
United Fire Reinsurance, Manchester.	
Albo de Bernales, New York.	*200,000
Yangstze, Shanghai.....	
Macondray & Co., San Francisco.	1,315,209

* Assets of American Branch.

WHEN Tom Scott, who recently died, was a boy, he applied to the Pennsylvania Railroad for a position, reversing the usual order of things by quaintly saying, "I thought I'd come down and work for you a month and see how I liked you, and if I didn't like you I could soon get out and there'd be no harm done."

We commend this line of reasoning to men who have never had anything to do with life insurance, but who may be persuaded to "try" a little of it for a while to "see how they like it."

Apply for a policy, read it, put it in your tin box, think over it. The chances are that if you are a sensible man, as Tom Scott was, you'll never give it up, as he never did the Pennsylvania Railroad, but hold on to it, and add to it, and get a wealth of solid satisfaction out of it that you never dreamed of. It don't cost much to try the experiment. Begin it, and see.—*The Insurance Age.*

ROSSEAU, in his famous treatise on education, wrote in some respects better than he knew. If he had had the ideal life agent before him as a model he could not have described him more accurately. "He is at home in any society; he has common ground with every class; he knows when to speak and when to be silent; he is able to converse; he is able to listen; he can ask a question pertinently, and gain a lesson seasonably when he has nothing to impart himself; he is ever ready, yet never in the way; he is a pleasant companion, and a comrade you can depend upon; he knows when to be serious and when to trifle; and he has a sure tact which enables him to trifle with gracefulness and to be serious with effect."

THE importance of life assurance to society everywhere; its strengthening influence upon the sinews of social life; the solidity it imparts to all domestic institutions; the protection it affords to the labors and the recreations of existence; the comfort it brings to the sacred fireside of home; the relief it pours out so abundantly upon the bereaved and suffering; the countless benefits it scatters along the pathway of life; the blessings it reserves for a future of sorrow—all these are now more truly perceived and more warmly appreciated than ever they were before. People are beginning to understand, and to understand in earnest, that their best interests are conserved in these wise and benevolent institutions. Great confidence is reposed in them in all directions. The hopes of parent and child, lover and sweetheart, husband and wife, brother and sister, old and young, the widowed and the orphaned—all are garnered up in their keeping.—*N. P. Willis.*

THE life agent should be neat, not alone in personal appearance (which is a wonderful passport), but in his office arrangements, his documents, and in everything.

THE life insurance agent should obtain a thorough mastery of his business in all its details. He should not allow a question to be put that he cannot promptly and intelligently answer.

THE life agent should be above discouragement. Keep pluck up to high-water level. Laugh at those lugubrious, melancholic chaps always braying about "hard times." Cheerful, persistent pluck will soften adamant.

AMERICAN LIFE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR THREE YEARS.

The following tables show the transactions for the past three years of all the regularly organized life insurance companies in the United States, exhibiting also their assets and surplus at the end of each year:

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual expenses of Management (exclud'g taxes).	Total Expenditures.	New Policies Issued & Revived, (Including Additions.)		Policies in Force at end of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
ALABAMA.												
ALABAMA GOLD, Mobile	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
C. E. Thames, Pres., T. N. Fowler, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	$750,849
MOBILE, Mobile	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
M. McCarthy, Pres., H. M. Friend, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	627,208
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	616,685
CALIFORNIA.												
PACIFIC MUTUAL, San Francisco ..... 1868.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Geo. A. Moore, Pres., J. N. Patton, Sec.	1880	$303,304	$72,912	$376,216	$229,172	$107,082	$350,323	651	$1,926,386	2,867	$7,468,177	1,179,285
	1879	317,649	77,716	395,365	291,326	127,009	419,362	744	2,249,383	2,937	7,802,959	1,177,701
CONNECTICUT.												
ÆTNA, Hartford ..... 1850.	1881	2,394,650	1,456,665	3,851,315	2,679,479	385,902	3,300,667	4,753	8,207,222	57,564	79,772,426	26,986,526
M. G. Bulkley, Pres., J. L. English, Sec.	1880	2,418,503	1,565,860	3,984,363	2,699,018	356,182	3,256,631	4,287	6,888,346	56,651	77,951,819	26,403,441
	1879	2,494,187	1,856,710	4,350,897	3,034,933	341,054	3,603,411	4,253	6,609,904	56,252	77,738,038	25,503,138
CHARTER OAK, Hartford* ..... 1850.	1881	256,388	472,544	728,932	1,239,516	$486,806	1,798,617	1,206	1,517,449	14,119	15 672,085	6,625,163
G. M. Bartholomew, Pres., C. E. Willard, Sec.	1880	226,199	542,313	768,512	1,149,343	$488,100	1,695,896	760	847,267	17,354	17,398,126	7,412,285
	1879	348,206	461,220	809,426	984,424	367,288	1,522,658	1,018	1,075,646	19,192	19,630,626	8,227,666
CONNECTICUT GENERAL, Hartford ..... 1865.	1881	145,999	68,607	214,606	115,624	46,583	184,046	710	1,014,300	3,745	5,696,422	1,381,554
T. W. Russell, Pres., F. V. Hudson, Sec.	1880	138,214	69,022	207,236	107,892	40,433	172,236	568	763,091	3,530	5,399,943	1,314,917
	1879	159,325	69,641	228,966	155,204	45,609	221,010	597	777,601	3 417	5,336,750	1,349,908
CONNECTICUT MUTUAL, Hartford ..... 1846.	1881	5,238,813	2,921,954	8,160,767	6,084,224	677,487	7,216,301	3,681	8,564,750	63,913	159,039,868	50,258,785
Jacob L. Greene, Pres., J. M. Taylor, Sec.	1880	5,247,283	2,902,777	8,150,060	6,413,695	627,772	7,432,675	4,052	9,597,908	64,343	162,105,367	47,913,829
	1879	5,750,442	3,203,849	8,954,291	7,136,986	585,709	8,063,229	5,154	10,707,194	64,504	164,585,123	47,214,729

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CONNECTICUT—*Continued.*												
CONTINENTAL, Hartford.....1862.	1881	210,548	*a* 390,624	601,172	364,116	90,228	460,390	878	1,146,489	7,857	7,472,996	2,533,353
J. S. Parsons, Pres., R. E. Beecher, Sec.	1880	249,716	84,870	334,586	323,999	109,402	439,332	894	917,123	7,971	7,616,402	2,505,756
	1879	318,976	147,404	466,380	612,691	135,505	756,343	1,253	1,357,791	8,394	8,400,993	2,540,835
HARTFORD LIFE AND ANNUITY, Hartford, 1866.	1881	306,222	56,354	362,576	218,027	92,817	333,318	*h* 15,784	*h* 15,723414	*h* 27,412	*h* 27,874,443	1,056,019
F. R. Foster, Pres., Stephen Ball, Sec.	1880	121,528	79,401	200,929	94,531	30,769	160,557	*h* 15,650	*h* 15,745924	*h* 16,555	*h* 17,185,205	1,027,914
	1879	67,188	68,432	135,620	55,378	31,407	112,400	241	252,694	2,235	2,871,424	989,816
PHŒNIX MUTUAL, Hartford.....1851.	1881	817,501	685,369	1,502,870	1,231,592	178,775	1,504,947	1,087	1,186,762	20,482	30,467,816	10,588,560
A. C. Goodman, Pres., J. M. Holcombe, Sec.	1880	913,729	692,245	1,605,974	1,324,010	196,978	1,706,282	1,200	1,434,339	21,544	32,616,084	10,611,139
	1879	1,058,033	654,414	1,712,447	1,401,714	197,886	1,771,204	1,895	2,144,120	22,672	35,088 551	10,647,178
TRAVELERS, Hartford‡.....1866.	1881	570,121	186,335	756,456	221,551	53,849	354,687	1,827	3,691,246	12,556	20,511,522	6,114,503
J. G. Batterson, Pres., R. Dennis, Sec.	1880	453,273	225,938	679,211	253,369	88,915	368,241	1,787	3 295,137	11,914	19,098,639	5.511,221
	1879	436,205	195,540	631,745	174,492	102,846	280,342	1,771	2,811,282	11,352	18,181,132	4,953,146
DISTRICT OF COLUMBIA.												
NATIONAL, Washington †.....1868.	1881	261,678	224,064	485,742	457,369	89,117	686,685	211	275,371	5,966	9,606,031	3,633,352
Van H. Higgins, Pres., J. H. Nitchie, Sec.,	1880	363,646	218,950	582,596	506,645	80,050	706,365	374	440,409	6,994	11,744,924	3,743,557
Chas. P. Griffin, Mngr.	1879	405,956	218,312	624,268	443,570	112,593	653,348	561	740,703	7,931	14,272,153	3,902,036
GEORGIA.												
COTTON STATES, Macon.....	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	445,309
Wm. B. Johnston, Pres., G. S. Obear, Sec.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	494,487
INDIANA.												
FRANKLIN, Indianapolis.....	1881	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)
Augustus D. Lynch, Pres., L. G. Hay, Sec.	1880	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)
	1879	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	(*b*)	355,483
IOWA.												
EQUITABLE, Des Moines.....1867.	1881	54,774	34,938	89,712	32,601	34,086	73,569	257	348,157	1,645	1,936,772	476,826
Hoyt Sherman, Pres., J. S. Polk, Sec.	1880	55,362	34,444	89,806	35,460	26,780	69,136	305	411,462	1,598	1,870,213	457,295
	1879	55,623	33,478	89,101	28,183	26,675	62,089	395	445,431	1,531	1,746,400	432,408
KENTUCKY.												
SOUTHERN MUTUAL, Louisville.....1866.	1881	140,144	68,505	208,649	177,123	45,620	229,706	435	747,474	2,471	4,640,268	991,872
J. B. Temple, Pres., L. T. Thustin, Sec.	1880	133,272	55,224	188,496	106,206	44,953	162,360	361	535,170	2,324	4,466,424	1,023,945
	1879	152,607	70,589	223,196	121,278	50,323	179,431	397	593,506	2,250	4,518,647	971,876
MAINE.												
UNION MUTUAL, Portland .....1848.	1881	695,910	362 869	1,058,779	1,153,359	262,463	1,426,831	1,678	2,825,427	13,725	24,083,551	6,258,681
John E. DeWitt, Pres., Henry D. Smith, Sec.	1880	770,469	339,783	1,110,252	1,067,157	279,201	1,360,889	1,586	2,758,169	14,120	25,036,862	6,620,833
	1879	897,798	344,593	1,242,391	1,214,039	302,869	1,525,732	1,840	3,039,356	14,915	26,697,370	6,872,307

* This company does not solicit new business. † Principal business office at Chicago, where the company should be addressed. ‡ Statement of Life Department only, except assets, which include Accident Department also. § Actual expenses of management include permanent improvements on company's real estate. *a* Balance of profit and loss account by sale of real estate, $288,303. *b* Made an assignment on May 6, 1882, and has retired from business. *h* Includes "co-operative" business. Company prohibited from doing "co-operative" or other business in New York, Massachusetts and other States.

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STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual expenses of Management (exclud'g taxes).	Total Expenditures.	New Policies Issued & Revived, (Including Additions.)		Policies in force at end of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
MARYLAND.												
MARYLAND, Baltimore.....1865.	1881	$97,709	$51,419	$149,128	$79,066	$29,011	$123,024	155	$370,183	1,449	$3,482,664	$1,179,061
Geo. P. Thomas, Pres., A. K. Foard, Sec.	1880	93,368	51,193	144,561	73,612	27,726	113,400	343	443,956	1,570	3,451,520	1,133,094
	1879	92,173	47,990	140,163	54,665	22,577	89,899	201	343,717	1,400	3,268,420	1,050,381
MUTUAL, Baltimore.....1870.	1881	41,294	5,756	47,050	18,274	11,435	31,361	1,004	180,539	2,981	901,587	95,241
B. G. Harris, Pres., W. S. Lansberg, Sec.	1880	37,120	2,916	40,036	24,554	10,462	36,256	1,427	.....	2,310	799,911	84,657
	1879	32,785	6,647	39,432	23,895	10,269	34,813	581	123,117	196	128,010	80,659
MASSACHUSETTS.												
BERKSHIRE, Pittsfield.....1851.	1881	493,246	205,132	698,378	546,866	96,144	660,161	827	2,052,184	5,732	12,363,205	3,582,127
Wm. R. Plunkett, Pres., J. W. Hull, Sec.	1880	385,772	198,623	584,395	374,374	92,726	485,946	901	1,970,017	5,582	11,930,030	3,511,178
	1879	390,486	197,828	588,314	332,997	87,310	426,139	825	1,855,244	5,373	11,458,633	3 424,056
JOHN HANCOCK MUTUAL, Boston.....1862.	1881	346,887	169,939	516,826	382,438	168,656	562,479	e28,690	e4,022,718	e41,631	e13,693,993	2,511,605
S. H. Rhodes, Pres., G. B. Woodward, Sec.	1880	336,198	162,658	498,856	383,627	199,983	597,972	e54,639	e6,921,970	e36,741	e14,117,602	2,571,098
	1879	294,043	159,958	454,001	418,830	115,134	541,060	1,159	2,273,001	6,365	11,922 714	2,662,121
MASSACHUSETTS MUTUAL, Springfield.....1851.	1881	837,896	413,859	1,251,755	827,585	197,805	1,115,058	1,493	4,114,705	13,396	30,141,192	7,140 262
E. W. Bond, Pres., Jno. A. Hall, Sec.	1880	787,941	377,323	1,165,264	700,344	179,725	961,158	1,473	3,929,904	13,175	29,275,690	6,991,755
	1879	780,256	333,728	1,113,984	841,468	154,414	1,088,935	1,011	2,574,888	13,065	28,777,145	6,615,140
NEW ENGLAND MUTUAL, Boston.....1843.	1881	1,703,044	848,929	2,551 973	1,953,222	344,234	2,343,769	2,009	6,311,612	19,400	57,801,580	16,210,466
B. F. Stevens, Pres., J. M. Gibbens, Sec.	1880	1,568,043	878,681	2,446,724	1,900,805	280,903	2,215,850	1,800	5,534,445	19,001	56,148,627	15,941,879
	1879	1,558,845	860,325	2,419,170	2,034,633	261,943	2,343,435	1,486	4,574,309	18,776	55,040,488	15,131,241
STATE MUTUAL ASSUR. CO., Worcester.....1845.	1881	330,681	128,732	459,413	268,469	57,656	336,284	373	1,096,500	4,863	10,897,676	2,971,511
Philip L. Moen, Pres., C. Harris, Sec.	1880	303,902	123,174	427,076	212,521	44,337	264,716	300	856,000	4,731	10,112,935	2,777,770
	1879	277,368	122,003	399,371	208,350	42,308	251,896	267	696,500	4,650	9,736,510	2,533,357
MICHIGAN.												
MICHIGAN MUTUAL, Detroit.....1867.	1881	239,747	69 229	308,976	130,055	77,624	238,900	1,114	2,126,160	4,928	8,965,288	1,071,707
J. S. Farrand, Pres., John T. Liggett, Sec.	1880	214,103	67,567	281,670	139,948	64,530	235,499	753	1,418,015	4,532	8,344,315	1,014,563
	1879	226,016	73,987	300,003	158,542	60,479	250,194	808	1,403,124	4,639	8,744,977	980,397
MISSOURI.												
COVENANT MUTUAL, St. Louis.....1853.	1881	41,642	27,131	68,773	79,589	26,046	105,972	248	321,493	1,363	1,961,882	452,453
Edw'd Wilkinson, Pres., Alfred Carr, Sec.	1880	39,169	30,669	69,838	55,479	29,059	84,893	258	312,923	1,377	1,952,671	497,903
	1879	41,369	35,816	77,185	91,769	29,385	122,284	252	314,370	1,337	1,962,702	512,810

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MISSOURI—*Continued.*												
GERMAN MUTUAL, St. Louis.....1857.	1881	9,947	28,923	38,870	18,782	6,004	26,468	13	19,072	580	861,743	407,673
A. Olshausen, Pres., Edw'd Breitenstein, Sec.	1880	9,963	29.948	39,911	21,387	4,584	29,178	11	17,029	583	865,375	390,850
	1879	11,598	27,958	39.556	25,242	6,772	35,186	15	24,000	594	875,857	381,782
NEW JERSEY.												
MUTUAL BENEFIT, Newark.....1845.	1881	4,000,302	1,812,921	5,813,223	4.595,380	636,296	5,577,399	5,409	14,523,938	46,652	127,411,677	35,718,812
Amzi Dodd, Pres., E. L. Dobbins, Sec.	1880	3,866,379	1.935,103	5,801,482	4,787,387	579,664	5,631,992	5,110	13 025,391	44,350	121,474,005	35,726,816
	1879	3,793,704	1,916,253	5,709.957	4,843,957	494.921	5,462,342	3,364	7,910,410	42,286	117,720,246	34,953,070
PRUDENTIAL, Newark §.....1876.	1881	402,948	9,718	412,666	111.508	215,803	330,689	124,746	9,688,362	133.582	10,959,948	† 257,195
John F. Dryden, Pres., E. S. Johnson. Sec.	1880	250,958	20,964	271,922	57,256	172 351	243 828	104,976	8,819,033	87,462	7,347,892	275,269
	1879	121,560	7,067	128,627	28,013	69,895	107,236	35,880	3 202,762	43,715	3,866,913	201,892
NEW YORK.												
BROOKLYN, New York.....1864.	1881	200,433	79,116	279,549	295,944	74,809	404,793	599	805,656	3,285	5,979,167	1,515,438
Wm. M. Cole, Pres., Wm. Dutcher, Sec.	1880	203,360	95,350	298,710	295,602	79,458	404,937	642	893,646	3.259	6,115,686	1,630,136
	1879	228,874	149,546	378 420	410.665	82,405	522,506	626	857,000	3.258	6,318,467	1,731,514
EQUITABLE LIFE ASS. SOC., N. Y .....1859.	1881	7,712,807	2,370,698	10,083,505	5,236,355	1,515415	6,981,400	12,051	46,189,096	58.112	200,679,019	44,111,486
H. B. Hyde, Pres., William Alexander, Sec.	1880	6,832,946	1,902,753	8.735,699	4,792,938	1316,971	6,306,853	9,732	26,502,541	52,272	177,597,703	40,945.823
	1879	6,396,400	1,950,681	8,347,081	4,988,871	1187,767	6,264,906	7,483	26,502,541	48,048	162,357.715	37,000,917
FIDELITY AND CASUALTY, New York*.....1876.	1881	178,624	30,178	208,802	66,771	170,450	.....	12,560	20,262,039	13,773	17,414,554	.....
W. M. Richards, Pres., Jno. M. Crane, Sec.	1880	134,304	7,043	141,347	39,657	68,220	.....	10,928	14,741,327	9,605	12,912,914	172,527
	1879	61,526	12,813	74,339	18,736	43,613	62,349	.....	15,194,852	.....	6,909,452	149,045
GERMANIA, New York .....1860.	1881	1,316,516	456,964	1,773,480	1,009,621	314,364	1,359 570	2,081	4,784,705	a20,587	a35,506,650	9,456,242
H. Wesendonck, Pres., C. Doremus, Sec.	1880	1,235,741	453,203	1,688 944	988,192	311,136	1,332,415	2,324	4,151,662	f20,189	f33,885,522	9,003,151
	1879	1 177,538	458,903	1,636,441	1,023,513	259,769	1,318,583	2,246	3,729,432	19,657	32,695,995	8,552,877
HOME, Brooklyn.....1860.	1881	454,728	259,804	714,532	446,657	190,622	597,210	1,230	2,216,627	7,862	14,965,079	5,037,322
Geo. C. Ripley, Pres., Jos. P. Holbrook, Sec.	1880	440,042	234,739	674,781	507,140	117,499	644,690	807	1,504,435	7,467	14,348,067	4,921,137
	1879	465,106	283,811	748,917	561,983	114,713	695,582	721	1,229,357	7,424	14,308,463	4,829,057
HOMŒOPATHIC MUTUAL, New York.....1868.	1881	100,568	35.759	136,327	84.356	30,007	116,115	638	524,155	2,457	2,995,577	668,526
E. M. Kellogg, Pres., Frank P. Mayhew, Sec.	1880	98,942	49,240	148,182	94,202	29,158	125,730	591	630,438	2,331	3,150,593	649,730
	1879	139,320	36,897	176,217	160,098	34,280	201,604	592	791,914	2,261	3,289,266	628,394
KNICKERBOCKER, New York.....1853.	1881	542,818	293,397	836,215	796,307	118.833	927,064	310	1 083,605	5,712	11,659,390	5,034,585
John A. Nichols, Pres., Geo. F. Sniffen, Sec.	1880	502,630	271,349	773,979	797,488	106,095	914,856	433	968,945	6,136	12,353,389	5,259,141
	1879	668,994	346,752	1,015,746	1,265,470	104,046	1,377,060	602	1,169,619	6,638	13,265,177	5,474,900
MANHATTAN, New York.....1850.	1881	1,002,796	579,446	1,582,242	1,093,705	197,756	1,381,116	1,045	2,742,638	11,304	32,254,439	10,348,239
Henry Stokes, Pres., J. L. Halsey, Sec.	1880	1,032,722	591,195	1,623,917	1,260,966	245,065	1,553,195	1,104	2,802,873	11,351	32,608,125	10,151,289
	1879	993,672	554,596	1,548,268	1,253,602	249,101	1,641,273	1,049	2,902,706	11,416	33,332,618	10,049,157
METROPOLITAN, New York.....1867.	1881	859 493	117,082	976,575	465,392	474,277	949,617	....	.....	e196673	e27,328,353	1,986,886
J. F. Knapp, Pres., J. R. Hegeman, V. P. & S.	1880	568,204	122,351	690.555	387,357	350,994	750,960	e211212	e 20,470319	e117088	e19,167,349	1,962,676
	1879	432,560	135,039	567,599	389,834	108,333	501,127	e 5,726	e 1,060720	e 12823	e11,666,967	2,022,482

* This company is devoted to fidelity, plate-glass, steam-boiler and accident insurance. † Were deferred premiums included assets would amount to about $415,000. § The Prudential is devoted exclusively to industrial insurance. a Not including 7511 industrial policies, giving $859,942 insurance. e Includes industrial insurance. f Not including 7841 industrial policies, giving $890,493 insurance.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (exclud'g taxes.)	Total Expenditures.	New Policies Issued & Revived, (Including Additions.)		Policies in Force at end of Year.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW YORK—*Continued.*		$	$	$	$	$	$		$		$	$
MUTUAL, New York.....1842.	1881	12,196,624	5,051,492	17,248,116	12,640,112	1,566558	14.757,944	10,532	34.673.550	101490	315,900,137	94,506,499
F. S. Winston, Pres., Isaac F. Lloyd, Sec.	1880	12,275,589	4,865,106	17,140,695	13,160,694	1,419929	15,777,969	10,106	33,700,759	97,978	306,002,164	91,529,654
	1879	12,687,882	4,942,211	17,630,093	14,015,556	1,369866	16,038,654	12,210	38,394,554	95,423	298,760,867	88,212,701
NEW YORK, New York.....1845.	1881	8,050,712	2,432,654	10,483,366	5,091,820	1,380888	6,697,480	9.941	32,374,281	53,927	151,760,824	47,228,787
M. Franklin, Pres., W. H. Beers, Vice-Pres.	1880	6,646,831	2,317,888	8,964,719	4,499,891	1,093715	5,806,030	6,946	22,229,979	48,548	135,726,916	43,183,935
	1879	5,950,096	2,021,886	7,971,982	4,821,491	933,646	5,878,889	5,524	17,098,173	45,705	127,417,762	38,858,831
PROVIDENT SAVINGS LIFE ASS. SOC., N. Y., 1875.	1881	68,631	13,735	82,366	23,671	36,558	69,062	1,134	1,143,825	2,255	3,191.285	157,921
Sheppard Homans, Pres., W. E. Stevens, Sec.	1880	66,389	9,111	75,500	24,463	38,843	70,347	1,898	1,404,181	*e* 4,223	*e* 2,927,710	157,935
	1879	45,743	29,000	74,743	14,207	31,290	46,435	*e* 4,837	*e* 1,407,176	*e* 3,024	*e* 2,465,064	144,203
UNITED STATES, New York .....1850.	1881	557,810	256,129	813,939	634,543	247,446	924,275	1,217	3,025,445	9,508	16,671,328	5,027,191
T. H. Brosnan, Pres., C. P. Fraleigh, Sec.	1880	601,092	309,237	910,329	507,746	221,480	779,222	1,140	3,589,474	9,428	16,856,766	5,141,224
	1879	639,519	274,794	914,313	584,689	206,121	827,260	1,323	3,255,790	9,711	17,362,693	4,940,811
WASHINGTON, New York.....1860.	1881	1,119.031	318,386	1,437,417	875,104	179,127	1,098,904	2,076	4,681,460	11,960	25,928,150	6,230,233
W. A. Brewer, Jr., Pres., Wm. Haxtun, Sec.	1880	1,016,003	325,490	1,341,493	931,465	166,641	1,181 518	2,007	4,077,325	11,076	23,451,270	5,840,715
	1879	965,383	299,535	1,264,918	974,506	179,736	1,189,981	1,432	2,754,515	10,139	21,447,274	5,591,889
WESTERN NEW YORK, Batavia, N. Y.* .....1868.	1881	6,209	8,126	14,335	10,301	6,108	16,552	5	2,990	427	253,399	137,008
H. U. Howard, Pres., C. H. Howard, Sec.	1880	8,545	9,274	17,819	31,691	6,854	39,543	21	18,359	456	286,299	140,940
	1879	16,637	16,940	33,577	46,908	7,803	59,058	65	53,350	711	497,946	164,637
NORTH CAROLINA.												
NORTH CAROLINA STATE, Raleigh *c*.....1873.	1881	32,592	9,880	42,472	25,766	12,747	.....	162	220,865	916	1,211,136	249,484
F. H. Cameron, Pres., T. H. Hill, Sec.	1880	27,103	4,449	31,551	11,416	11,142	22,558	....	.....	....	.....	261,148
	1879	34,164	7,504	41,668	18,655	11,991	30,646	....	.....	....	.....	252,220
OHIO.												
TOLEDO MUTUAL, Toledo*.....1872.	1881	2,377	6,462	8,839	6,894	6,914	13,959	1	854	189	105,480	118,229
S. H. Bergen, Pres., W. C. Crabbs, Sec.	1880	5,131	6,676	11,807	4,411	978	12,280	370	348,320	281	222,432	123 990
	1879	8,616	3,495	12,111	10,791	4,435	21,546	585	713,821	423	444,073	130,831
UNION CENTRAL, Cincinnati.....1867.	1881	291,722	122,820	414 542	136,082	141,030	290,968	1,672	2,511,648	5,449	8,975,230	1,679,317
John Cochnower, Pres., E. P. Marshall, Sec.	1880	320,836	127,412	448,248	221,426	119,485	355,045	1,226	2,270,816	4,801	8,345,649	1,588,466
	1879	397,678	122,368	520,046	321,443	86,327	411,580	763	1,348,405	4,276	7,466,120	1,498,096

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PENNSYLVANIA.													
AMERICAN, Philadelphia .....1850.	1881	229,787	196,336	426,123	384,177	42,423	524,277	113	194,882	4,995	8,887,233	3,256,958
Geo. W. Hill, Pres., John S. Wilson, Sec.	1880	254,765	206,816	461,581	448,628	50,432	625,750	135	221,705	5,505	9,645,415	3,429,540
	1879	317,706	206,505	524,211	673,696	61,522	753,546	424	691,758	6,358	11,223,645	3,616,165
GIRARD LIFE, ANN. & TRUST CO., Phila. *..1836.	1881	40,885	174,013	214,898	86,796	*b*77,589	208,990	0	0	615	1,559,934	2,995,689
T. Ridgway, Pres., W. P. Huston, Actuary.	1880	53,498	187,199	240,697	69,734	*b*80,365	196,694	5	13,315	646	1,664,480	8,912,817
	1879	54,824	112,453	167,277	90,406	*b*60,360	186,921	10	17,850	679	1,442,863	2,857,904
PENN MUTUAL, Philadelphia.....1847.	1881	1,201,329	412,868	1,614,197	942,534	248,830	1,243,867	2,437	6,017,976	13,508	34,637,444	7,871,138
S. C. Huey, Pres., Henry C. Brown, Sec.	1880	1,070,973	393,599	1,464,572	897,077	196,974	1,134,541	2,113	4,764,453	12,234	31,608,564	7,467,181
	1879	1,053,691	374,549	1,428,240	865,531	170,909	1,095,709	1,727	3 994,249	11,189	29,678,033	7,006,306
PRESBYTERIAN ANN. AND LIFE, Phila. †.....1759.	1881	25 541	12,424	37,965	11,418	2,012	13,420	20	25,315	385	732,910	247,304
J. W. Dulles, Pres., Nath. W. Upham, Sec.	1880	34,987	11,451	46,438	8,995	3,433	12,428	23	46,298	388	747,000	223,733
Robt. Patterson, Treas. & Actuary.	1879	33,124	9,064	42,188	21,600	6,788	28,388	44	79,767	394	804,418	185 197
PROVIDENT LIFE AND TRUST, Phila .....1865.	1881	1,117,266	‡223,117	1 340,383	537,511	179,652	735,895	1,558	5,069,031	9,211	29,092,190	6,053,955
S. R. Shipley, Pres., R. Parry, Actuary, Joseph	1880	984 596	178,007	1,162,603	472,182	163,939	655,182	1,408	4,952,130	8,202	25,755,451	5,373,422
Ashbrook, Mngr. Ins. Dept.	1879	825,498	205,519	1,031,017	490,600	139,687	645,135	1,166	3,832,479	7,357	22,480,295	4,773,219
VERMONT.													
NATIONAL, Montpelier.....1850.	1881	293,481	128,897	422,378	199,910	52,229	259,084	865	1,431,750	4,844	9,516,360	2,593,517
Chas. Dewey, Pres., G. W. Reed, Sec.	1880	264,184	117,219	381,403	189,928	44,872	243,049	518	1,017,050	4,295	8,717,443	2,426,584
	1879	238,750	117,015	355,765	193 354	43,835	245,860	368	1,007,910	4,032	8,306,052	2,250,585
VERMONT, Burlington.....1869.	1881	27,171	16,956	44 127	18,779	12,487	38,695	*a* 310	*a* 297,051	774	1,048,913	230,599
Warren Gibbs, Pres., C. R. Turrill, Sec.	1880	34,794	10,437	45,231	6,686	25,837	34,509	*a* 123	*a* 128,928	586	919,961	223,288
	1879	24,320	10 517	34,837	5,486	12,368	23,854	1,563	298,500	1,681	1,099,800	217,054
VIRGINIA.													
LIFE INS. CO. OF VIRGINIA, Richmond .....1871.	1881	48,702	28,646	77,348	45,215	*j*21,752	66,967	....	.....	1,693	1,624,393	416,132
Sam'l B. Paul, Pres., Jas. W. Pegram, Sec.	1880	53,724	26,577	80,301	31,756	17,738	51,556	810	225,765	1,344	1,670,705	423,502
	1879	52,904	20,626	73,530	48,448	*j* 19,610	68,058	98	140,000	905	1,750,000	442,104
WISCONSIN.													
NORTHWESTERN MUTUAL, Milwaukee.....1857.	1881	2,179 562	1,194,571	3,374,133	2,271,015	571,177	2,891,286	6,253	15,550,167	37,491	74,503,740	18,803,398
H. L. Palmer, Pres., J. W. Skinner, Sec.	1880	1,876,925	1,268,032	3,144,957	2,180,510	466,215	2,681,723	4,215	9,240,585	34,172	64,967,081	18,295,331
	1879	1,860,978	1,317,567	3,178,545	2,663,746	412,190	3,105,664	3,735	8,510,144	33,066	61,948,888	17,952,747

* Company does not solicit new business. † Insurance confined to ministers of the Presbyterian church. ‡ Exclusive of interest owned on the $500,000 capital stock belonging to the stockholders. *a* Excludes industrial business. *b* Expenses of management incurred almost entirely outside of the insurance department. *e* Includes industrial insurance. *j* Taxes included in management expenses. *c* Reinsured in May, 1882, with the Life Insurance Company of Virginia.

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INSURANCE AGENTS.

To compile a complete list of the insurance agents in this country would be almost an impossibility. To publish such a list would require a book of larger dimensions than the present volume. The merit of the list here presented lies in the fact that it embraces only the names of live, energetic agents who are known to be actively engaged in the insurance business, representing either life or fire insurance companies. These names have been compiled from lists furnished either by reliable agents or the postmaster in the various towns, and corrected by Insurance Department Reports when possible. No invidious distinction has been made in selecting these names, but we have taken them as they were furnished to us. So far as it goes, we believe it to be perfectly trustworthy, and the persons named can be relied upon as being engaged in the agency business.

ALABAMA.

BIRMINGHAM.

Anglin, T. N.
Going, J. A.
McConnice, G. M.
Milner & Wilson
Warren, Ed.
Wheeler & Smith, Fire Insurance and Real Estate Agents

DEMOPOLIS.

Mayer Bros.
Prout & Robertson
Sharpe, A. Y. & Co.
Weil Bros.

EUFAULA.

Bernstein, H. & Son
Davis, W. A.
Dean, L. F.
Martin, J. G. L.
Reeves, W. N. & J. H.
Wellborn, W. D.
Young, E. B. & Co.

MOBILE.

Clark & Murrell
DuMont, Arthur, General Insurance Agent
Goldstucker, Gustave
Higley, J. H.
Holt, C. A.
McNeill, Daniel
Miller, Charles B. & Abrams
Muldon, James M.
Muldon, Saml. C.
Wheeler, Danl.
Williams & Glennon

MONTGOMERY.

Adams, I. R. & Co.
Beasley, S. H.
Campbell, C. J.
Chandler Bros.
Durr, Lehman & Co.
Joseph, E. B.
Kohn, F. M.
Moses Bros.

SELMA.

Burns, Merritt
Cribbs, H. H.
Cross, N. D.
Franklin & Co.
Gerstman, Louis
Kayser, A.
Waller, N. & Co.
Woolsey & Sons

TUSCALOOSA.

Brown, H. H.
Fitts, W. T.
Harrison & Snow
Jamison, Wm. J.
Odenheimer, G.
Wood, S. A. M.

ARKANSAS.

FORT SMITH.

Henderson & Collier
Johnson, R. M.
Smith, John P.

HELENA.

Nelson & Hanks
Moore & West

HOT SPRINGS.

Allen, Jas. G., Real Estate and Insurance Agent
Baxter, Geo. W.
Kimbell, John D.

LITTLE ROCK.

Adams & Boyle, General Insurance Agents
Everts, A.
Gress & Leigh
Griffith & Burden
Marshall, S. N.

VAN BUREN.

Harvey, C. F.
Neal, Berkley
Peruot, Sidney A.
Southmayd, L. C.

CALIFORNIA.

CHICO.

Crew, Alex. H.
David, Victor
Faulkner, Chas.
Hobart, Charles V.
Roper, John W.
Thiel, A. L.

COLUSA.

Crondall, G. G.
Dijormatt & Rich
Furth, J.
Glaseoch, B. B. & Co.
Good, J. W.
Grover Bros.
Jones, E. W. & Co.
Jones, J. H.
McNary, J. D.
Pope, J. H.
Washburn & Atherden

LOS ANGELES.

Broderick, W. J.
Dewey, S. B.
Griffin, John W.
Hall, C. V.
Johnson, C. R.
Kremer, M.
Lacy, Wm.
Levy, E. J.
McLellan, G. F.
McNelly, C. H.
Meyer, Eugene
Munro, D.
Philip, P. & Co.
Pomeroy, A. E.
Rowan, T. E.

NAPA CITY.

Adams, Mrs.
Boggs, Wm. M.
Boke, J. H.
Conkling, A. N.
Knapp, H. H.
Lamdin, Jos. F.
Larimer, I. N.
Mount, T. N.
Seeley, C. B.

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Sterling, R. H.
Towle, G. W.

OAKLAND.

Benton, J. E.
Davis, A. G.
Dick, B. C.
Doe, Luke
Edwards, L. B.
Fogg, J. L
Fuller, Hinds
Gardner, J. J.
Griffin, H.
Lapham, G.
Laton, B. B.
Prather, W. L.
Roft, H. L.
Robinson, C. K.
Seaman, Geo. B.
Troy, J. H.

SACRAMENTO.

Acock, T. L.
Arnold, J. M.
Beard, M. R.
Brown, John R.
Cadwalader & Parsons
Carey John T.
Carroll, Jerome C.
Chandler, L. C.
Coleman W. P.
Davis & Smith
Felch, W. C.
Hansche, Hahn & Weisel
Heinrich, Chas.
Hickman, P. L.
Hinkson & Douglas
Kilgour, Robt.
Kleinsorge, Charles
Krebs, C. H. & Co.
Jennings, E. B.
Leonard, Albert
Lorenz, Geo.
Sweetser & Alsip

SANTA BARBARA.

Cook, Mortimer
Juisan, Edward
Lilley, L. D.
Moore, Fred. A.
Perkins, J. J.
Stevens, E. R.
Stoddard, Henry
Thompson, C. A.
Williams, Wallace
Woodbridge, W. H.

SANTA CRUZ.

Bartlett, S.
Drennan, Sam
Finkeldey, W.
Hinds, A. J.
Hoffmann, Chr.
Myrick, H.
Tompson, R.

SAN DIEGO.

Arnold Bros.
Chase, A. J.
Choate, D.
Dougherty, H. H.
Fairchild, J. A.
Faivre, Joseph
Geddes, Geo.
Higgins, T. J.
Morse, Noell & Whaley
Pauly, A.
Reed, D. C.
Robinson, W. E.
Stewart, W. W.
Wentscher, A.

SAN FRANCISCO.

Balfour, Guthrie & Co.
Balzer, Henry & Co.
Bennet, Thomas, General Agent Travelers Ins. Co., of Hartford, Conn., for the Pacific Coast
Bertheau, C.
Blake, H. H.
Boardman, G. C.
Brown, Craig & Co., 215 Sansome street, Managers Phœnix, Standard and Star
Bryant, A. J.
Butler & Haldan
Callingham, W. J. & Co.
Craig, Hugh
Dannells, C. W.
Degener & Co.
Dickson, Robert
Donaldson & Co.
Dornin, Geo. D., Manager Lion Fire Ins. Co.
Elliott, W. G.
Everson, Wallace
Falkner, Bell & Co.
Farnsworth, E. D. & Son
Field, H. K.
Flint, A. P.
Forbes, A. B.
Garland, W. D.
Garniss, Jas. R.
Grant, Tom C.
Gray, John H.
Gurney, A. L.
Gutte & Frank
Halsey, E. A. & Co.
Hamilton, John Ray
Haven, Chas. D.
Hawkins, E.
Hawes, Alex. G.
Hunt, Jonathan, Son & Co.
Hutchinson & Mann
Irwin, Horace D. & Co.
Jacobs & Easton
Jacoby, Lewis
Jennings & Stellman
Landers, John & Co.
Landers, Wm. J.
Laton, C. A.
Macdonald & Hawes
Magill, Arthur E.
Marcus, George & Co.
Muecke, Victor & Co., Fire Insurance Agen's
Munsell, James, Jr.
Potter, E. E
Roberts, J. B.
Sexton, William, Ass't. Man. Lion Fire Insurance Co.
Smith, A. D.
Snow, H. W.
Speyer, Philip & Co.
Syz, H. W.

SAN JOSE.

Bell, John
Clayton, J. A.
Moody, A. E.
Murphy, J. M.
Montgomery & Wright
Portal, J. B. J.
Porter D. J.
Parkhurst, W. A.
Reed & Welch
Rucker & Page
Taber, Orrin

STOCKTON.

Austin, Wm. B.
Baker, M. D.
Campbell, C. A.
Clifford, H. K.
Compton, Wm. T.
Cutting L. M.
Dorrmann, C. W.
Littlehale, S. S.
Long, J. M.
McCarty, Jas.
Orr, N. M.
Rhodes, Alonzo
Severy, M.
Sperry, Geo.
Tilghman, Geo.
Tucker & Walsh
Tully, John
Tully & Hargrave

VALLEJO.

Brownlie, John
Cox, W. R., Jr.
Deming, Geo.
English, J. R.
Hubbs, Charles H.
McPike, A. J.
Mead, F. D.
Snow, H. H.
Wilson, E. J.

WOODLAND.

Coward, W. M.
Fiske, Geo. D.
Moses, W. F.
Paidwell, C. T.
Ruggles, A. C.

COLORADO.

BOULDER.

Dabny, C.
Day, John
Dertze, Henry
Ellett, John A.
Graham, Thomas J.
Griffin, S. A.
Lea, Alfred E.
Macky, Andrew J.

CENTRAL CITY.

Fullerton & Eagan
Kemp, John H.
Lake, Harry

DENVER.

Allen, W. F.
Anderson, John C.
Anfenger, Louis
Bates, Chittenden & Co.
Busby & Higgins
Clay, Wadsworth & Co.
Cobb, Winne & Co.
Crater, Geo. E. & Co.
Dailey, Wm. M. & Co.
Elsbach, David
Fitzgerald, M. J.
Griswold, S. S. & Co.
Harley, James C.
Herr, Theodore W. & Co.
Lesem, Samuel, State Agent Travelers Insurance Co.
Mills, E. S., Jr., General Agent Providence-Washington and Mutual Life, of New York
Morgan, French & Co.
Reichard, Adolph L.
Rich, Edward S., 387 Laurence street, General Insurance Agent
Sweeney, Anthony

LEADVILLE.

Lesem, Samuel
Steel, Ned

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Stevens, Walter D.
Streeter & Lee
Wilson & Martin

PUEBLO.

Benson & Salisbury
Brayton, E.
Castle, E. J. & Co.
Cool, McD. W. & Co.
Dickson, F.
Hirsh & Foote
Merwin, C. E.
Thompson, Wright & Clark

CONNECTICUT.

ANSONIA.

Bartlett, Egbert
Lindley, Jno. & Son

BIRMINGHAM.

Atwater, Wm. C.
Beardsley, George L.
Birdseye, Thomas S.

BRIDGEPORT.

Catlin, L. S.
Disbrow, Wm. E.
Fairchild, A. B.
Goodsell, McNeil & Co.
Higby & DeForest
Kost, Rudolph
Lineburgh, W. G.
Marsh, Egbert & Bro.
Nichols, H.
Noble, J. F.
Scribner, H. H.
Shelton, Henry T.
Staples, James
Whittlesey, R. E.

DANBURY.

Bigelow, C. H.
Cowperthwait, B. E.
Hubbell, L. L.
Jones, T.
Purdy, Horace
Quien & Hoyt
Treadwell, L. P.

DERBY.

Atwater, Wm. C.
Bartlett, E.
Birdseye, Thos. S.
Donnelly, M.
Lindly, John & Son

HARTFORD.

Allen, Rowland B., 55 Trumbull street, General Insurance Agent and Stock Broker
Baker, W. E.
Bennett, M., Jr., Manager Scottish Union and National and Lion Fire Insurance Companies
Bond, A. H.
Brewster, Jas. H., Assistant Manager Scottish Union and National and Lion Fire Insurance Companies
Burt, R. S.
Chapman, Silas, Jr.
Dickinson, L. A.
Dillingham, E. B.
Gillett, Ralph
Harrington, H. E.
Hart, Jos. C.
Kellogg, George
Kimball, C. C. & Co., Fire and Marine Insurance Agents
Langdon, C. S.
Preston, Chas. W. & Co., Fire and Marine Insurance
Rodman & Russell
Schwab, Joseph
Street, F. F.
Thompson, Frank A.
Tyler, Herman A.
Webster, Chas. M., 245 Main street, Fire and Marine Insurance

KILLINGLY.

Jacobs, O. P.
Palmer & Preston

MERIDEN.

Butler, H. C. & Co.
Churchill, A. H.
Cowles, E. B.
Morse, Geo. N. & Co.
Otis, A. L.
Page, Benj.
Squire, W. H.
Stevens, A. L.
Willmott & Dean

MIDDLETOWN.

Bacon & Guy
Broatch, J. C.
Butler, A. G.
Camp, F. E.
Hall, Horace D.
Hubbard, E. N.
Peck, D. A.

NEW HAVEN.

Bowers, Caleb B.
Bacon, J. N.
Cannon, H. L. & J. S.
Chadsey, N. B.
Chase, F. A.
Dudley, A. E.
Herrity, Michael
Hoadley, Geo. C.
Long & Herrman
McAlister & Warren
Morse, Gardner
Nichols, John W.
North, J. G. & Co.
Oviatt, S. B.
Parsons, H. S.
Post, J. H.
Pond Bros.
Sperry & Kimberly
Spier, M.
Sutton, G. H.
Thompson, C. S.
Thorn, S. G.
Weld & Son.
Wilson, Chas.
Zender, Meyer

NEW LONDON.

Edgar, George P.
Hill, James H.
Holloway, Gideon E.
Learned, J. C. & Sons
Phillips, L. S. & Son
Starr, Wm. H.
Weaver, H. C.

NORWALK.

Camp, Alfred H.
Cowles & Merrill
Hanford, Winfield S.
Layton, Jacob M.
Sturges, Benjamin J.
Wilson, Oliver E.

NORWICH.

Allan, James
Bishop, S. B.
Coit, Geo. D.
Fuller, James E.
Lathrop, F. L.
Learned, B. P.
Parker Brothers
Perkins, Thomas H.
Selden & Royce
Whiting, A. F.
Williams & Packer

STAMFORD.

Bell, Harry
Clark, D. H.
Daskam, T. J.
Dunn, M. L.
Glendining, Geo. W.
Hoyt, Roswell
Hubbard, H. A.
Judd, W. H.
Silliman, S. C., Jr.
White, Elbert

WATERBURY.

Bassett, Homer F.
Curtis, Franklin L.
Ellis, Frank W.
Jones, John G.
Osborn, Henry C.
Smith & Root
Terry, Silas B.
Welton, Nelson J.
Welton, Franklin L.

WEST WINSTED.

Beach & Hunt
Carrington, Geo. M.
Griswold, Median N.

WILLIMANTIC.

Adams, A. B. & Co.
Andrew, C. N.
Bowin, A. J.
Johnson, O. L.
Loomer, S. F.

DAKOTA TERRITORY.

BISMARCK.

Call, F. J.
Fairchild, G. H.

FARGO.

Boyesen & Baker
Briggs & Elders
Foster, Geo. I.
Overpeck & Brown, General Insurance Agents
Tyner, Noah N.

SIOUX FALLS.

Briggs & Robinson
Clark, James
Lewis, Geo. W.

DELAWARE.

GEORGETOWN.

Downing, Hiram T.
Wagaman, B. Frank

WILMINGTON.

Brackin, James M.
Buck, L. P. & Co.
Cotton, James B.
Gilpin & Co.
Gregg & Pierce
Knox, Samuel M.
Mather & Canning
Smith, Arthur H.

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Taylor & Johns, Life and Accident Insurance and Bonds of Suretyship
Van Trump, E. A.
Woolley, James

DISTRICT OF COLUMBIA.

WASHINGTON.

Arms, J. T.
Ballock, G. W.
Bishop, Chas. E. & Co.
Blackford, B. L.
Cassin, Jno. H.
Causin, N. P.
Clarke, N. B.
Cole, C. H.
Dickson, Wm.
Duvall & Marr
Fisher, Thos. J. & Co.
Fletcher, L. G.
Gibbs, A. C.
Hancock, John
Hanson, Thos. M.
Hellen & Nicholson, Real Estate and Insurance Agents, 1422 New York avenue
Hill, Geo. I.
Hyde, G. F.
Lincoln, Hartwell
Mayse & Mayse
McIntire, E. A.
Pratt, A. S. & Son
Riggles, John
Smith, F. H. & Son
Smith, Percy G.
Sprigg, Paterson
Springstein, Benj.
Steiger & Silberman
Swormstedt, J. S.
Taylor, H. R., Jr.
Thom, C. N.
Thompson, O. T.
Tyler & Rutherford, General Insurance Agents and Brokers, 628 F street N. W.
Wall, Andrew
Wetmore & McNeale
Wheat, Edwin R.
Wolf, Simon
Young, Wm. P.

FLORIDA.

JACKSONVILLE.

Foster, Geo. R. & Co.
Norton, J. H.
Schnabel, Geo. E.

PENSACOLA.

Knowles, William H., General Insurance and Real Estate Agent
LeBaron, C. L.
Watson, Thos. C.

TALLAHASSIE.

Gamble, James B.
Lewis, B. C. & Sons
Randolph, T. H.
Shine, R. S.

GEORGIA.

ATLANTA.

Angier & Son
Boyd, Isaac S., General Fire Underwriter, corner Peachtree and Marietta streets
Castleman, H. B.
Covington, J. W.
Gay, E. S., Manager Ins. Co. of N. A. and Star, of N. Y.
Haskell, W. W., General Insurance Agent
Hurt, Joel & Co.
Johnston, J. E. & Co.
King, J. Gadsden, General Insurance Agent
Knowles, Clarence
Mim-, Livingston, General Agent Home Insurance Company
Pattillo, W. P. & W. F.
Raine, B. J. S., Agent Manhattan Fire
Raine & Davis
Romare, Perdue & Eggleston
Stockdell, H. C.
Whaling, Wm. J.
Whitner, J. C. & Son
Whitner & Clarke
Williams, S. S.
Wolford, G. S.

AUGUSTA.

Allen, J. V. H. & Co.
Blaisdell, F.
Burdell, J. M.
Clayton, E. P. & Co.
Evans, R. E. L.
Harris, C. W.
Phinizy & Co.
Smith, Jr., B. H.
Stafford, Thomas H.
Symms, George
Wright, D. R.

BRUNSWICK.

Burroughs, W. B.
Dexter, J. M.
O'Conner, Jr., Thos.

COLUMBUS.

Browne, J. Rhodes
Chappell, L. H.
Jordan & Blackmar
Mulford & Estes
Murdoch, R B.
Willcox, D. F., General Insurance Agency, 71 Broad street
Yonge & Grimes

GRIFFIN.

Brawner, J. M.
Johnson, C. H.
Jones, A. W.
Maugham, S. W.

LA GRANGE.

Johnson, J. T.
Speer, G. A.
Whitfield & Boyd
Yancey, W. C.

MACON.

Boardman, J. M.
Carnes, Wm. W.
Cobb & Co.
Conner Bros.
Horne, Henry, Real Estate Insurance Agent
Jewett, Geo. B.
Rees, Henry E.
Plant, J. C. & Son
Turpin & Ogden

SAVANNAH.

Anderson, R. H.
Botts, H. T.
Cohen, M. A.
Daniels, W. H., General Insurance Agent
Falligant, C. G.
Footman, R. H. & Co.
Harden, Thos. H. & Co.
Johnson & Poindexter
Neufville, E. F. & Co.
Neufville & Co.
Olmstead, C. H.
Reitze, C. A.
Stewart, J. T.
Sullivan, John & Co.
Wheaton, J. F.
Woodbridge & Neufville

ILLINOIS.

ALTON.

McPike & Atwood
McKinney, Dr. A. R.
Murray, Charles A.
Rudershausen & Sonntag
Ullrick, F. H.
Whipple & Smiley

ANNA.

Harwood, Dr. John
Kirkpatrick, C. E.
Otrich, C. L.
Phillips, T. H.
Tuthill, H. P.

AURORA.

Alschuler, Ed.
Day, T. H.
Fisher & Krahl
Hoffman, F. L.
Huntington, A.
Iliff, David
Sperry, J. D.
McLallen, J. J.
McWethy Bros. & Nobles
Murphy, James
Thorwarth, J. F.
Tyler, Warren
Wood, H. C.

BELLEVILLE.

Bechtold, F.
Guentz, Henry
Krafft, Theo. J. & Son
Miller, A. F.
Pieper & Badgely
Rich, James P.
Siefert, M. F.
Sikkema, U. H.
Wilding, F. K.

BELVIDERE.

Ballict, J. R.
Jenner, A. E.
Mareau, M. C.
Smiley, F. R.
Wood, W. W.

BLOOMINGTON.

Ansley, J.
Brewster, J.
Bunn, F. L.
Compton, J. W.
Hatch, William
Hennecke, Charles
McClure, J. T.
McIntyre, R. S.
Pancake & Hathaway
Seibel, H.
Shannon, S. P.
Thomas, L. B.
Tillotson & Fell

CAIRO.

Candee, H. H.
Hughes, C. N.
Wells & Kerth

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CANTON.

Abbot, Jacob
Abbot & Hinkle
Babcock, Wm.
Breed, S. N.
Coleman, C. T.
Hobbiitt, D. C.
Main, Chs.
Orindorff, H. H.
Russell, Martin

CARMI.

Bozeman, Henry L.
Cross, Geo. C.
Halderby, N.
Hay, T. W., Insurance Agent and Justice of the Peace
McClintock, J. I.
Pearce, P. A.
Pumroy, F. E.
Speckuall, Richard Jr.

CHESTER.

Brown, James N.
Bueckman, F.
French & Adams
Hood, R. B.
Smith, Henry C.
Staley, C. L.

CHICAGO.

Ayars, James & Co.
Balwin, H. P.
Barrett, O. W., General Insurance Agent, 172 La Salle street
Blackwelder, I. S., Manager Western Department Niagara, 155 La Salle street
Brown, H. H.
Brown, M. O., General Agent Westchester, 156 & 158 La Salle street
Buckman & Tillinghast, General Agents R. I. Underwriters Asso. La Salle street
Burch, T. R., General Agent Phenix, of Brooklyn, 160 La Salle street
Caldwell, W. W.
Campbell, John P., Metropolitan Plate Glass, 142 La Salle street
Cameron, John, General Insurance Agent, 112 La Salle street
Carmack, E. H., Life and Accident Agent, 115 Dearborn street
Cary, Eugene
Case, C. H., Manager Royal & London and Lancashire, 120 La Salle street
Chard, Thomas S., Manager Fireman's Fund & Union, San Francisco, Cal., 157 & 159 La Salle street
Chetlain, A. L.
Clarke, Geo. C. & Co., General Insurance Agents, 161 & 163 La Salle street
Cornell, Wm. B., Supt. of Agencies North British & Mercantile, 161 & 163 La Salle street
Critchell, R. S. & Co., General Insurance Agents, 141 & 143 La Salle street
Cronkhite, O.
Cunningham, W. H. & Co.
Curran, O. P.
Darrow, A. H., General Agent Agricultural & Watertown, 544 W. Madison street
Davis, W. J.
Davis & Requa
Dean & Payne
Drew, Chas. W. & Co., General Insurance Agents, 162 La Salle street
Ducat & Lyon, General Agents Home, of New York, 155 La Salle street
Felch, C. P.
Fisher Bros., General Insurance Agents, 146 La Salle street
Ferguson, W. G.
Fowler, A. G., Superintendent Western Department Union Mutual Life, 133 La Salle street
Foss, F. J.
French, B. W.
Goodman, Thomas & W. A., General Insurance Agents, 142 La Salle street
Granger, Smith & Co., General Insurance Agents, 158 La street
Hammond & Fry
Hammond, L. M.
Harding, A. J.
Hills, John N.
Hopkins & Hasbrouck, General Insurance Agents, 142 La Salle street
Hosmer, R. W. & Co., General Insurance Agents, 154 La Salle street
Hosmer, R. W. & Co., General Agents Mercantile and American, of Boston, 154 La Salle street
Huncke & Schoeninger, General Insurance Agents, 92 La Salle street
James, Fred. S. & Co.
Judah, Weil & Co., General Agents New York Life Insurance Co., 107 Dearborn street
Kellogg, E. H., Superintendent Home Life Ins. Co., Methodist Church Block.
Larrabee & Mead, General Agents Accident Ins. Co. of N. A., 171 La Salle street
Lewis, I. J., General Insurance Agent, 144 La Salle street
Leyenberger, C., General Agent Mutual Benefit Life Insurance Co., 5 Tribune building
Loeb, Adolph, Agent North German, Tradesmens & L'oyds Plate Glass, of New York, 170 La Salle street
Love, W. J.
Marks, Stewart, General Agent Continental Life, 115 Dearborn street
Mason, I. J.
McCormick, W. G. & Co., General Insurance Agents, 130 La Salle street
Mead & Dexter, General Agents Fidelity & Casualty, 146 La Salle street
Merrell & Ferguson
Montgomery, Geo. W. & Co., General Insurance Agents, 151 La Salle street
Moore & James, General Insurance Agents, 157 & 159 La Salle street
Moore, S. M. & Co., General Insurance Agents, 137 & 139 La Salle street
Mullins, C. F.
Munger, D. S. & Co., General Insurance Agents, 168 La Salle street
Murphy, J. K., General Insurance Agent, 166 La Salle street
Naghten, John & Co., General Insurance Agents, 179 La Salle street
Naghten, John & Co., General Agents Commercial Fire, of N. Y., 179 La Salle street
Nichols, C. K., General Agent Dwelling House, 147 La Salle street
Osmun, D. C., General Agent, Imperial & Northern, 155 La Salle street
Pellet, O. B.
Penfield, H. D., General Agent Washington Life Insurance Co., 148 La Salle street
Redfield, Geo. E. & A. P., General Agents Citizens & National, of New York, 161 & 163 La Salle street
Rice, H. W. & Co.
Roberts & Paulsen, General Agents Massachsetts Mutual Life, 115 Dearborn street
Rogers, Jos. M., General Agent Queen Insurance Co., 169 & 171 La Salle street
Rollo, Wm. E. & Son, General Insurance Agents, 145 & 147 La Salle street
Rollo, Wm. E., General Agent Girard Insurance Co. 145 & 147 La Salle street
Ross, J. L.
Ryan E. E. & Co., General Insurance Agents, 210 La Salle street
Schenck, H. H.
Spicer, L. A.
Stearns, John K., General Agent Conn. Mutual Life Ins. Co., 81 & 83 Washington street
Straight & Lyman, General Insurance Agents, 150 & 152 La Salle street
Sweet, E. D. L., Resident Secretary Guarantee Co. of North America, 208 La Salle street
Swymmer, W. S.
Teall, Edward M. & Co., General Insurance Agents, 156 & 158 La Salle street
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Vail, H. S., General Agent Penn Mutual Life Ins. Co., 115 Dearborn street
Van Voorhis, Frank, General Agent British America, 161 & 163 La Salle street
Waller, R. A.
Warren, William, Resident Secretary Liverpool & London & Globe, 124 La Salle street
Wells, W. H.
Whitlock, J. L., General Agent Glens Falls Insurance Company, 208 La Salle street
Wilson, John O., General Agent Star, of N.Y., and Union, of Phila., 210 La Salle street

Williams, Abram, Superintendent Western Dept. Continental Fire Ins. Co., Lakeside Building
Witkowsky & Affeld, General Insurance Agents, 174 La Salle street
Wood, William G., General Insurance Agent, 159 La Salle street

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Voris, Edwin,
Wright, C. W.

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Fairbank, Clark
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Graham, James E.
Harding, D. L.
Kuhne & White
Lumbard, S. C.
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Schraeder, H. C.
Siedel, Edward
Swayne, S. F.
Vesey, W. J.

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Black, I.
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Hoover, Enos
Pedego, P.
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Suit, L. G.

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Blake, W. M. C. & Son
Grooms, T. C.
Kelly, A. T.
Marshall, Geo. B.
Miller, John R.
Milligan, Wm. M. K.
Newgent, J. E.
Nutt, Jas. S.

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Boyle, L. P.
Cast, S. T.
Hatfield & Alexander
Hiltebrand & Jackman
Kenner & Dille
Meech, W. H.
Price, J. G.
Reed, J. D.
Roche, Thos.
Stults, G. W.

INDIANAPOLIS.

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Barnard & Sayles
Carmichael, J. D.
Cleveland & Co.
Coe, Charles B.
Coe, Henry
Coffin, Chas. E.
Cummings, M. M.
Drew & Bennett
Duckworth, J. F.
Falsom, E. S.
Field, E. S.
Gilbert, Edw.
Gillespie, Samuel
Griffith, W. C.
Grubb Paxton & Co.
Hadley, Wm.
Hartwell, H. C.
Hays, I. C. & Sons
Henderson, Wm.
Holman, G. G.
Kelsey, Benj.
Laird, C. P.
Martindale, E. B. & Sons
McCoy, H.
McGilliard, M. V.
Metzger, Alex. Fire Insurance Agency, N.E. cor. Washington and Penn sts.
Moody, L. D.
Moore, Jos.
Morse, A.
Ohr, J. H.
Palmer, H. B. & Co.
Randall, C. M.
Ransford, W. P.
Richardson & Kothe
Robinson, M. F.
Rorison, B.
Sawyer, T. F.
Seiders, W. H.
Shidler, D. B.
Smith, Francis
Spann, Thomas H.
Spann, John S. & Co.
Taylor, H. H.
Vinton, M. E. & Co.
Warburton, Chas. S.
Waring, Isaac
Whitman, M. I.
Woollen, M. M.

JEFFERSONVILLE.

Fogg, W. H.
Kelly, C. H.
Prefer, H.

KOKOMO.

Barrett, J. H.
Hawkins, Eli
Henry, O. H.
Houghton, Charles
Jackson, C. S.
Johnson, J. D.
Lane, S. G.
Russell, Ithamer
Slyter, C. M. General Insurance Agency
Stuart, W. A.
Vaile, Wm. P.
Walker, A. B.
Wilson, Ed. R.

LAFAYETTE.

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Mayo, Miss Alice
Nisley, C. M.
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Stallard, S. T.
Stinespring, W. H.
Underwood, T. & Son
Weibers, J. H.

LA PORTE.

Becher, Conrad
Brown, A. L.
Dorland, George C.
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Seymour, George S.
Sparthe, Chs.
Wile, Jac.
Williams, Samuel E.
Vining, Jacob

LEBANON.

Copeland, C.
Kern, C. P.
Knisell, G. B.
Pattison, M. J.
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Wheeler, C. L.

LIGONIER.

Best, Geo. W.
Bothwell, Frank P.
Braden, J. E.
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Strauss Bros.
Turley, James

LOGANSPORT.

Closson, E. D.
Closson, S. M.
DeGroot, W. H. H.
Fisk, Charles W.
Grelle, P. H.
Kessler, Homer
Ingram & Goodwin
Leonard, H. Z.
Matthews, R. B.
McGuire, Samuel
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Smith, Willis H.

MADISON.

Quigley, W. A.
Sanxay, H. C.
Senior, Jno. W.

MICHIGAN CITY.

Breece & Bowes
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Lowe, Elias M.
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Thornton & Orr
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Blount & Templer
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Mellett, J. E.
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Rose, T. F.
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Saunders, John F.
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Walterhouse, T. S. & Son
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Burke R. E. & Co.
Condiff, M. D.
Connor & Sackett
Harrison, James G.
Heimberger, C.
Jones, C. E.
Knirihon, H.
McKay, Wm. H., General Insurance Agent
Mahon, Wm. N.

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Lucas, R. G.
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Miller Bros.
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Atkinson, L. D.
Bailey, W. C.
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Caruther & Co.
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Reese, Samuel

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Albright, J. W.
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Dean & Little
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Dalzell, Matt.
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Fletcher, D. A.
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Gregory, W. C.
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Keck & House
Lyman, S. D.
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Peebler & Krebs
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Cunningham, Wm.
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Richardson, E. J. & Sons
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Collier, Perry
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Bullard, Alfred M., Insurance Agent, 30 Congress street
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Carpenter, Geo. O.
Carter, C. W.
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Dronet, Charles
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Page, H. H.
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Smith, Amos D., 3d
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Holbrook, Leander
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Wetherbee & Nutter
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Howland, E. P.
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Pringle, Wm. DeW.
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Carroll & Powell, Fire and Marine Insurance
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Suter, R. & F.

HAMILTON.

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Benner, R.
Booker, W. D.
Bray, J.
Burke, David, Manager Life Ass'n of Canada
Cameron, Chas.
Chamberlin, S. G.
Crawford, Theo., Manager Standard Fire
Despard, F. R.
Dexter, D., Managing Director Federal Life Assurance Co.
Fairprieve, J. B.
Findlay, W. F., Agent Ætna. Phenix of Brooklyn and London and Lancashire
Forbes, A. F.
Gillespie & Powis
Greer, D. G.
Gregory, S. E.
Heath, B.
Hooper, F. L.
Jones, S.
Kenney, S. M.
McKeand, Geo.
McLellan, David, District Agent of the Royal Ins. Co. of Liverpool
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Pennington, M. A.
Pringle, J. D.
Ramsay, A. G., President Canada Life Assurance Co.
Routh, J. T.
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Walker, Jas.
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Simpson, I.
Strange, M.
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Vandewater, R. W.
White, Fred
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Moyer, E. N.
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King, Edward
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Kay & Banks
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Lawder, A. W.
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Mahoney, Thos. H., General Insurance Agent
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Roy, O.
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Welch, H. W.

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Chipman, J. B. M.
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Davison, Jas.
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Gagnon, Arthur, Secretary Royal Canadian Insurance Company
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Johnson, H. J.
Kavanagh & Bosse, Resident Agency Scottish Union and National Insurance Cos.
Macanlay, J. R., Manager Sun Life Insurance Company
McDougal & Davidson, General Agents North British & Mercantile
Lefebre, S. E., Secretary, Province Quebec, for Sovereign Insurance Company
Mott, J. F. & Co.
Orr & Christmas, Agents Ætna Life Insurance Company
Oswald, J. K.
Patterson, G H.
Pownall, Robert, Agent Canada Life Insurance Company
Rae, J.
Ramsay, Wm. M.
Rawlings, E., Manager Guarantee Company of North America
Rintoul Bros.
Robertson, Wm., Manager for Canada, London and Lancashire Life Assur. Co. and Fire Ins. Association, Limited
Routh, J. H. & Co.
Simpson, Thos.
Sims, R. & Co.
Sinton, J. C.
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COMPANIES AND AGENTS.

THE CRESCENT INSURANCE COMPANY.

Among the Southern insurance companies, live, active and solid, of thorough organization and unblemished history, the Crescent Insurance Company stands foremost. This company is a reorganization of the old Crescent Mutual Insurance Company, whose risks it reinsured in 1880. The Crescent Mutual dates its organization from May 23, 1849. The company's history is identified with recollections of the business history of New Orleans pleasant to recall, and revives recollections of many Southern merchants long since forgotten by the masses. The first officer of the company was Samuel Bell, who served one year. His successor was Thomas A. Adams, who continued president for over twenty-nine years, and until he was succeeded by the present president, W. R. Lyman, in 1879. The secretaries were successively Charles J. Mansoni, George Spratt, William H. Rice, Henry V. Ogden, and the present incumbent, Charles E. Rice. The Crescent has been termed the Ajax among New Orleans companies. Upon the formal winding up of the "Crescent Mutual," in June, 1880, the reinsurance of all outstanding risks of the "Mutual" and the organization of the "Crescent Insurance Company," a new era was entered upon. Immediately following the metamorphosis from the plan of "mutual" to "stock," the company entered upon a life of greater activity, branching out into various Southern cities and villages. The assets were now in the neighborhood of four hundred and seventy-five thousand dollars, covering a paid-up capital of four hundred thousand dollars. On January 1, 1882, the assets had accumulated to $506,440, and the company had become much more favorably known to underwriters everywhere. While in 1880 the premiums amounted to $140,176, in 1881 the premiums received aggregated $342,041. The total income in 1881 was $361,156. The losses paid were $197,486.

Notwithstanding this auspicious condition of things, the management early in the present year determined to make another move for new business, and voted to increase the capital to $600,000. This was done without difficulty, the new stock being easily disposed of. The Crescent is a member of the Syndicate, composed of four companies referred to elsewhere. W. R. Lyman, the president, is the spirit of the company. The vice-president is Charles H. Dolsen. Charles E. Rice, the secretary, bears his full share of the burden of management. The managers of the Southeastern department of the company, L. M. Tucker & Co., are representative insurance men of Columbus, Miss., and the same can be said of William Lofland & Co., of Galveston, Texas, managers of the Southwestern department. Perhaps not many months hence we shall see the Crescent's sign over the door of some snow-clad office in a Northern State.

J. H. LANGFORD & CO., NEW YORK.

This firm are the agents of the Orient Insurance Company, of Hartford; the National, of Baltimore, and the Fire Insurance Company of the County of Philadelphia. By assiduity in their attention to business, the gentlemen who comprise the firm have have been able to make good report to the companies whose important interests they represent. Mr. Langford is well known in the city, and is acknowledged by his competitors for business to be of special fitness for the position he occupies. Of the companies represented by the agency it is unnecessary to speak, the statistics presented elsewhere being sufficient to convince one of their trustworthiness.

JOHN M. WHITON'S AGENCY.

John M. Whiton, of New York, represents the British America Assurance Company, the New Hampshire Fire, the St. Paul Fire and Marine, the First National and the Peoples, of Newark. Mr Whiton has always proved himself worthy of the trust imposed in him, doing a good conservative business and making money for his companies. The British America has assets amounting to $1,329,732; the New Hampshire has assets amounting to $618,193; the St. Paul Fire and Marine, $873,727; the First National, $284,084, and the Peoples, $474,880. These statements indicate at a glance the standing of the companies represented by Mr. Whiton. Mr. Whiton's headquarters are at Nos. 165 and 167 Broadway, where he has been for the past six years. He has been an active underwriter since 1867, and is an agent of active, reliable, steady-going business calibre worthy of the confidence of his superiors.

PELL, WALLACK & CO., OF NEW YORK.

Pell, Wallack & Co., one of New York's most enterprising insurance firms, represent the Boatmans Fire and Marine Insurance Company, of Pittsburgh and the Firemens Insurance Company, of Balti-

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more. The Boatmans had assets on January 1 aggregating $378,045 and net surplus of $79,758. The Firemens owned assets at the same time amounting to $521,193 and net surplus of $29,436. The energy of the above firm have given them a prominent place among the fraternity in the Empire City, and the summit of its prosperity is yet to be attained. The firm's reputation is more than provincial, and George H. Pell has lately been appointed the American manager of the National Insurance Company of London and New York (limited), an organization about to enter this country.

TIMBERLAKE & BULLITT'S AGENCY.

T. C. Timberlake and Alexander Bullitt are general insurance agents at Louisville, Ky. They are general agents for the Southern States of the London Assurance Corporation, and local agents for the Guardian, of England; the Norwich Union Fire Insurance Society; the Phœnix, of Hartford; the American, of Philadelphia; the Howard, of New York; the Manufacturers, of Boston; the Boylston Mutual, of Boston, and the London Assurance Corporation. The London Assurance Corporation esteems these general agents as among the ablest of its field workers, and that this esteem is fully merited by Timberlake & Bullitt is known to all underwriters personally acquainted with the business abilities of the members of the firm.

THE LION LIFE, OF ENGLAND.

This is the only pure British life insurance company doing business in this country. The American manager is Edward H. Sewell, who reports a pleasant experience in establishing business here, considering the difficulties and perplexities naturally attending such a decided innovation. Confidence in the company he represented must be necessarily established before he could hope to do a large business, and fortunately he was able to invite the most critical investigation. The number of policies taken out through his office has exceeded his fondest anticipations, and by energetic labor and fairness in his dealings with the public he is now confident of transacting an extensive business. Material advancement is making.

THE UNITED STATES LIFE INSURANCE COMPANY.

The United States Life was organized in 1850. It is a company adapted to the wants of the people. Its policies are incontestable; after three years all restrictions and conditions in regard to travel, residence, occupation and cause of death are removed. To quote from the policy contract: "If any statement made in the application herefor is untrue in any respect, this contract shall be null and void; provided, however, that discovery of the same must be made by the said company, and notice thereof given to the assured within three years from the date hereof, excepting always, that if the age of the insured be understated in the application, the liability of the said company under this policy at its maturity shall not be for a greater amount of insurance than the premium charged would have purchased at the company's rates in use at the date hereof at the true age of the life insured."

All policies issued by this company, according to a recent determination of the management, if the premiums are paid, will be incontestable for any cause after three years, and all contain the following clause: "And the said company does hereby further promise and agree that after three years from the date hereof, if the premiums on this policy are duly paid at the times and place, and in the manner herein stipulated, the liability of the said company under this policy shall not be disputed."

T. H. Brosnan, the president, continues to inspire the management with his customary enterprise.

THE FIRE ASSOCIATION, OF PHILADELPHIA.

The capital of the Fire Association is $500,000, and its assets amount to $4,404,647. The business of the year 1881 exceeded that of any previous year, net premiums aggregating $1,437,966 being contributed to its treasury by its large corps of experienced and enterprising agents. The usual dividend of $200,000 was paid shareholders. This company was organized near the beginning of the century, and that its career has been a prosperous one the figures given elsewhere show. Its ramifications extend throughout the country. The company has ever been successful in attracting to its management the best underwriting ability attainable. The president, Col. A. Loudon Snowden, well known for his business abilities and his sterling qualities, continues to instill confidence in the company in the minds of the public.

ARTHUR DuMONT'S AGENCY.

Arthur DuMont was once the soul and essence of the retired Mobile Fire Department Insurance Company. Upon the re-insurance of that organization Mr. DuMont launched out into the general insurance agency business. He is an accomplished adjuster, a man who knows how to meet his brother man with genuine Southern courtesy and frankness, and is known in Mobile, the city where his business is transacted, as an upright, unswerving citizen, and an insurance man of ability and responsibility. Mr. DuMont's companies are numbered among the best in Mobile.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

The Norwich Union was organized in 1797, but has been operating in the United States about three years. The reputation which the company brought from the other side, however, together with the well-known ability of Messrs. Frame & Hare, to whom were entrusted the American management from the start, have served to command the con-

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fidence of the insurance public on this side. The business of the company is now thoroughly established in this country, and it makes as strong a bid for patronage as any of its competitors. The losses have been promptly paid, and the wishes of patrons carefully consulted. The Norwich Union has maintained a very moderate loss rate, and the management expenses of the organization in America have been kept down to a minimum.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

The directors' office of this company, formerly located in Boston, has been removed to Portland, in compliance with a recent act of the Maine Legislature requiring the headquarters of insurance companies chartered in the State to be also within the State. This step has, however, rather improved than injured its business. Since its organization in 1848 the company has paid for death claims $6,876,902; has paid to surviving members under endowment policies and annuities, $2,428,090; for surrendered and lapsed policies, $5,267,284, and has returned to its policyholders in the way of dividends, $3,996,441, making an aggregate of $18,568,717 paid to policyholders. The company's assets of upwards of $6,500,000 form a substantial ground of confidence on the part of the assured and of the general public, to whom it is so favorably known.

Following the spirit of the times, all policies issued after November 16, 1881, by the Union Mutual Life, are incontestable after three years from the date of the policies for any cause except fraud or misstatement of age. Policies cannot be forfeited on account of non-payment of premium. It is hardly necessary to say that John E. De Witt is president of this company.

ISAAC S. BOYD, ATLANTA.

The interests of the Standard Fire Office in the Southern States and of the Columbus Insurance and Banking Company (of Mississippi) in the State of Georgia are well and zealously attended to by Captain Isaac S. Boyd. General Agent Boyd makes his headquarters at Atlanta. He is a representative Southerner as well as an experienced underwriter, and is just the man best able to attend to the duties of a general agent in the States covered by his allotted territory. Perseverance, caution and gentlemanly courtesy are predominant characteristics of this general agent, and his allegiance is given to none but companies of pronounced conservatism.

J. B. MOORE'S AGENCY, RICHMOND, VA.

Such companies as the North British and Mercantile, the old Hartford Fire and the City of London Fire are represented by J. B. Moore, of Richmond, Va. As State agent for the North British and Mercantile that company's business has increased 116 per cent since Mr. Moore received his appointment. Though there had been agencies of the company in other parts of Virginia when Mr. Moore accepted the local agency of the Hartford Fire, it was the first time the Hartford ever had an agent at Richmond. It has had no cause to regret the appointment. Mr. Moore commands a large bulk of the insurance business in the State and is a recognized prominent agent.

THE WASHINGTON LIFE INSURANCE COMPANY.

The Washington Life Insurance Company, of New York, dates back of the rebellion, having been organized in 1860, and has a reputation consistent with a character whose basis embraces public trustworthiness, financial soundness, business progression and straightforward management. By latest report the assets are $6,230,233, and the surplus on policyholders' account $915,150. The amount of insurance carried has steadily increased for years back, while many other companies suffered a setback under the influences of disastrous times and ungenerous strictures on life insurance. If the Washington Life has always enjoyed success, it is because its managers have been untiring in zeal to cope with the enterprise of competitors. The latest "departures" instituted by this company in the form of policies issued, known as the double endowment and semi-endowment plan, have met with success beyond anticipation. The double endowment, the more popular of the two plans, costs less than an ordinary endowment, yields to the holder of it at maturity double the amount insured in the event of death, and receives great favor from those persons more desirous of receiving a large sum for their own use in after years than to leave it to heirs in the event of early death.

THE PRESCOTT, OF BOSTON.

The capital of the Prescott is $200,000, and was such at the time of organization in 1872. By careful management, however, the assets have been increased to $411,787. To F. H. Stevens is due much of the credit which is attached to this example of what enterprise and business ability will accomplish. Under him the duties which devolve upon the secretaryship have been performed with scrupulous honesty and fidelity to the trust reposed in him. A very gratifying increase in premium receipts was made by the company last year.

THE SOUTHERN MUTUAL LIFE INSURANCE COMPANY.

With each recurring year the Southern Mutual Life Insurance Company shows evidence of a rapidly increasing growth. The people of the Southern States are becoming more and more convinced of the benefits that will inure to them by encouraging the efforts of well-directed life insurance companies, and naturally this sentiment has a favorable effect upon the business of the Southern Mu-

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tual. The officers of the company are life underwriters of experience, men of tact, energy and general business ability, and the soundness of the company itself makes it worthy of implicit confidence. J. B. Temple is the president, and L. T. Thustin secretary.

THE CANADA LIFE ASSURANCE COMPANY.

During 1881 the Canada Life Assurance Company, of Hamilton, issued new policies for over four and a quarter million dollars. The management are enterprising, thorough-going business men, and no opportunity is allowed to slip by to further the interests of the company. As an indication of the progress made in recent years, the following figures are given:

Year Ending December 31.	*Assets.*	*Insurance in Force.*
1881	$4,988,956	$24,904.171
1880	4.297,852	21,428,958
1879	3,825,245	18,946,715

A. G. Ramsay is manager of the Canada Life, and J. W. Marling is superintendent of agencies. The company will soon occupy its new offices, now in process of completion, said to be the handsomest and most substantial building in Hamilton.

THE SUN LIFE INSURANCE COMPANY.

The Sun Life, of Montreal, recently the Sun Mutual Life, dropped the word "mutual" through a recent special act of Parliament. By this same act the company is empowered to invest in foreign securities to the extent of fifty per cent of the total sum invested. The indication is, therefore, that the Sun Life intends to do a more extensive business, as regards territory at least, than heretofore. The company had assets, by latest report, of $536,960—considerably exceeding assets given in earlier reports. On December 31 last $4.990,157 insurance was in force, as shown by the books. R. Macaulay is secretary and managing director.

THE NORTH AMERICAN LIFE INSURANCE COMPANY, TORONTO.

This company is located at Toronto, Canada, and commenced business in January, 1881. Its first annual report for the year ending December 31, 1881, shows that, in spite of the very keen competition existing for new business, the company was able to roll up a premium revenue of over $50,000, being the largest ever secured by any company in its first year in Canada. The company's policy is printed in large type, in plain and simple language, easily read and understood. It contains only such few provisions as are necessary to protect and secure both the company and the policyholder fairly in all their mutual rights. The policyholders are guaranteed against possible loss or annoyance from litigation by the company making the policy incontestable after three years. It pays its claims promptly after satisfactory proof of death has been received at the head office, without compelling the beneficiary to wait two or three months for the money. A special feature is its Tontine Investment Policy, upon which plan a large business has been secured. Canadians evidently appreciate a plan of this kind, which combines the advantages of insurance and a good paying investment. The company has also introduced the industrial form of insurance, and has already met with very gratifying success in this branch. During the past year the claims in this branch have been paid on the same day in which proof of each has been furnished. The company is to be congratulated on the splendid success of its first year. The Hon. Alex. MacKenzie, M. P., ex-Prime-Minister of Canada, is President, and Wm. McCabe, F. I. A., Managing Director.

THE CONFEDERATION LIFE ASSOCIATION.

The tenth annual meeting of this company was held at the home office, Toronto, on April 12, 1882, President Sir W. P. Howland presiding. The report submitted by the officers showed the company to be in a very satisfactory condition. The management has always been characterized by an evident desire to consult the safety and interests of policyholders. J. K. McDonald, the manager, is an accomplished underwriter. This fact accounts for the rapid increasing business of the company. During the twelve months covered by the last report, 1396 applications for insurance, aggregating nearly $2,500,000, were received. The year closed with 5378 policies on the books. The cash income from premiums and interest showed a net increase of $41,017 over the previous year, while the ratio of expenses to income fell four per cent. The condition of the company is made clear to the public by simple and concise statements.

E. S. GAY, ATLANTA, GA.

This gentleman's acquaintance extends throughout the South Atlantic States. His business relations have brought him into contact with a large proportion of the underwriting profession of that territory. His knowledge of men and things is of great value to the companies in whose affairs he is interested. He represents the Insurance Company of North America, and the Star Fire, of New York, and his services have been of profit to each.

A. N. LOCKWOOD, NEW YORK AGENT OF THE JOHN HANCOCK MUTUAL LIFE.

The service rendered the John Hancock Mutual Life Insurance Company by A. N. Lockwood as superintendent of the industrial branch deserved the highest commendation. In assuming the New York agency he will no doubt attract business to the company. His opportunities for transacting a large business are unexcelled, and are

enhanced in no small degree by the reputation for soundness and honesty which the company he represents possesses. Mr. Lockwood's qualifications for the position he now holds are well known by life underwriters, and the officers of the John Hancock acted wisely in allying him with the fortunes of the company in the metropolis.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

This is the only purely mutual life company in Canada. It was organized about twelve years ago and its growth has been continuous and sound. Its last annual report shows that nearly fifteen hundred new policies of insurance were issued during the year. The premium income of the company is large, and the total assets now amount to $339,910, a gain of about fifty per cent in the past year. The officers of the Ontario Mutual Life are underwriters of experience. William Hendry is a live, active manager.

THE AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

This company was one of the first to avail itself of the New York Safety Fund Law, which provides that dividends to stockholders be limited to seven per cent per annum on the capital and guarantee funds until the latter have reached a sum equal to the capital. The earnings are equally divided between a guarantee fund and a special reserve fund, and in addition to the capital this guarantee fund is immediately available for the payment of losses in the event of extreme disaster. To the indefatigable secretary of the American, David Adee, is due a large proportion of the success that has attended it. His reputation as an insurance manager and underwriter of peculiar acumen is widely known.

THE CITIZENS FIRE, OF PITTSBURGH.

This company was organized in 1849, and is now enjoying the fruits of years of careful management. Some months ago the capital was increased from one to two hundred thousand dollars, and the condition of the company in every respect is at this time better than ever before in its history. The official returns of the business transacted last year show plainly that care and vigilance are exercised in conducting the company's affairs, and that losses when met are promptly paid.

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK.

The policies of the Mutual Benefit Life are absolutely non-forfeitable, and the policyholder is therefore justly protected against possible loss through his own inability to continue the payment of premiums. The assets of the company are really stupendous, and the officers can afford to be generous in their dealings with the public without endangering the soundness of their trust. The liberal spirit which has been instilled into the company under the new management of President Amzi Dodd is beginning to have its influence, and a large increase of business can be expected. The assets of the Mutual Benefit, according to the State authorities, aggregate $35,718,812, and the amount of insurance in force exceeds $125,000,000.

THE SOUTHERN SYNDICATE.

A combined agency business is done in the Southern States by four strong companies of New Orleans, the Crescent, the New Orleans Insurance Company, the Teutonia, and the Factors and Traders. The first company is looked upon as one of the most creditable institutions of the South. For honesty of purpose and general business ability its management is unexcelled, and the officers each year report increasing prosperity. The New Orleans Insurance Company has assets aggregating $774,712, and last year received about $400,000 in premiums. The fame of this company, which was originally chartered in 1805 to do a marine business, equals that of the Crescent. The Teutonia's assets are abundant to withstand any ordinary, or, for that matter, extraordinary shock, and those of the Factors and Traders amount to about $1,200,000. The officers of these companies are noted for courtesy, conservatism and general underwriting ability.

THE LION AND THE SCOTTISH UNION.

These companies are to be congratulated on having secured so capable an underwriter as M. Bennett, Jr., to manage their affairs. The business that has been done under his direction during the comparatively brief time which they have been in this country shows ample evidence of this. Mr. Bennett may be characterized as a conservative underwriter, but one endowed with remarkable activity and enterprise. He has been educated as an underwriter in the school of experience, having been an agent before he was an officer of a company.

The total premium income of the Lion in this country in 1881 was $375,785, and the fire losses were but $102,262, making a ratio of losses to premiums of 34.9. The premiums of the Scottish Union and National amounted to $327,198, and the losses $93,378. The president of the Lion Company is Charles Beddall, a brother of E. F. Beddall, American manager of the Royal Insurance Company. For a number of years the president of the Scottish Union and National was Sir Walter Scott.

THE BUFFALO GERMAN AND ITS METROPOLITAN AGENT.

An inspection of the statistics of this company for a number of years past would be instructive to the ambitious underwriter, as they show plainly the result of careful management. The capital of the Buffalo German is $200,000, and dividends of

fifteen per cent are annually paid, seemingly without impairing in the slightest degree the healthful growth of its resources. Indeed, few companies exhibit greater fidelity to the interests of its policyholders.

The surplus over capital is added to each year, and at the time of filing the latest report amounted to the sum of $457,892. The officers of the company are underwriters of fine attainments, and their representatives have been selected with judicious discrimination. The agent for the Metropolitan district is T. J. Temple, than whom no more capable and in every respect desirable man could have been chosen. Mr. Temple represents also the German, of Pittsburgh, the Newark City and the Broadway branch office of the Queen. As an underwriter of more than the ordinary run of intelligence and specific knowledge, sharpened by experience, Mr. Temple is known to all and esteemed by the best men in the profession.

THE WESTCHESTER FIRE INSURANCE COMPANY.

The year covered by the report last submitted to the State Insurance Department by this company was one of the most successful in its history. The net premiums received aggregated $559,528, and the profits of the business transacted enabled the directors to declare the usual dividend of ten per cent to shareholders. The company has always been held in high regard by its policyholders, the honorable dealing of the officers winning respect and confidence.

THE PENN MUTUAL LIFE INSURANCE COMPANY, PHILADELPHIA.

The thirty-fourth annual statement of its condition shows that this company is doing a large and profitable business. Its receipts during the year amounted to the handsome sum of $1,614,197, and the disbursements were more than $300,000 less. It is the aim of the company's officers to do a safe business, accepting only good risks and meeting all obligations promptly and satisfactorily to all parties concerned. Its large receipts from sound business investments which have been made enable the company to offer intending policyholders the most favorable terms possible, and a constant increase of business is always expected.

THE NEW HAMPSHIRE FIRE INSURANCE COMPANY.

The affairs of this company are conducted by capable and thorough underwriters. Secretary John C. French is known wherever the company itself is known, and his retention in office is due to the fact that the directors are aware that an insurance company cannot be managed successfully unless the persons directly concerned in its management possess both brains and a knowledge of the business. The capital of the New Hampshire was recently doubled, it now being $500,000. It was not necessary to sell a single share to accomplish this, all the stock being taken by former holders of shares. No company in the country has a cleaner record or more promising future.

THE STATE MUTUAL LIFE.

The officers of the State Mutual pride themselves upon having an enviable corps of agents. The territory covered is canvassed by capable solicitors, and the result of their work is found in a long list of highly desirable risks. The home office of the company is at Worcester, Mass., and attention is directed to the statistics regarding its condition and business to be found elsewhere in these pages. Superintendent of Agencies Jones thoroughly covers the large field where this company operates, and is universally esteemed by the locals.

THE PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

The Phœnix Mutual was organized in 1851, and in the thirty years of its existence it has managed to provide absolute insurance against death and old age. Its promises have all been fulfilled. The premium receipts approximate $1,000,000 per year. The management of the company is in the hands of officers who are well known for their honesty of purpose and general business qualifications, and the fidelity with which they protect the interests of policyholders is worthy of all praise. The assets of the Phœnix Mutual have always been vigilantly guarded, and there is no reason to doubt that the company will continue to increase in usefulness as it grows in age.

THE FIDELITY AND CASUALTY INSURANCE COMPANY, NEW YORK.

The four forms of insurance offered by this company—fidelity or guarantee, plate-glass, steam-boiler and accident—cover a wide range and attract business from a variety of important interests. The capital is now $250,000, and the extent of the company's resources enable it to do a large business. The officers are energetic and trustworthy men, versed in affairs of business, and their endeavors will justly reap a rich reward.

THE GIRARD FIRE AND MARINE INSURANCE COMPANY.

Conservatism characterizes the management of the Girard Fire Insurance Company in all things. Its investments yield such liberal returns that it does not care to participate in a general scramble for business at low rates. It prefers to maintain a dignified reserve, confident of its ability to meet all claims for losses, and proud in consequence thereof. It has the confidence of a large number of the most reputable business men and property owners, and

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it fears neither competition nor an epidemic of conflagrations. The capital of the Girard is $300,000, and the total assets according to the last annual report were $1,132,486. A. S. Gillett is the president of the company. That he is an underwriter of ability is shown by the fact that twenty per cent dividends are regularly paid the company's shareholders.

THE VERMONT LIFE INSURANCE COMPANY.

The Vermont Life Insurance Company, located at Burlington, is backed by underwriters of knowledge and experience and by capitalists of integrity. The company does a regular life insurance business, and of late years has issued industrial policies with good results. To indicate the progressive character of the organization the following figures, extracted from the company's sworn reports, are presented here:

	Assets.	*Insurance in Force.*
January, 1882....	$230,599	$1,048,913
January, 1881....	223,288	919,961

These figures sum up, in brief, the financial standing and volume of transactions of the company. A feature of one class of policies issued of late by the Vermont Life, the installment bond plan, is that these policies or bonds can be used as collateral security, like government bonds, and loans can be negotiated on their marginal value.

THE LIVERPOOL AND LONDON AND GLOBE, AND ITS SOUTHERN DEPARTMENT.

The Liverpool and London and Globe was one of the first foreign insurance companies to enter the United States. At the present time it has assets in this country aggregating $4,800,000 and does an annual business amounting to nearly $3,000,000.

The Liverpool and London and Globe was the first company to occupy Southern territory, beginning as early as 1851, and in 1854 the present resident secretary for the New Orleans centre, Henry V. Ogden, received his appointment, a local board of direction being formed at the same time. Ample power was given him and the board. The company in that department, as elsewhere, has been managed with broad views and upon liberal principles. In New Orleans, the neighboring cities and surrounding country, the Liverpool and London and Globe has always been treated with the same favor by the public as the domestic insurance organizations receive. In 1861 Mr. Ogden responded to the call of arms, was absent four years, A. Foster Elliot being appointed to fill his place. Mr. Elliot died in 1879 and the company again tendered Mr. Ogden the position of resident secretary. He accepted it and resigned his office as secretary of the Crescent Mutual Insurance Company. The Southern department embraces Texas, Louisiana, Mississippi, Alabama, Georgia and Florida. Attaining the ascendancy from the start, the company leads all other foreign organizations in volume of business done in these States. Jules P. Roux is assistant secretary under Mr. Ogden, and Clarence F. Low is deputy assistant. The conduct of the department is consistent with the broad views of Resident Secretary Ogden. By delegating field work to those within the office, employees there have an unlimited chance of advancement, and, at the same time, secure health by change of air, travel and diversified life. Especially in the warm months of the year, when cessation of over-exertion in the city becomes necessary, the resident secretary and his assistants, dividing the territory between themselves, thoroughly canvass each year the agencies throughout the department, subjecting locals to thorough personal acquaintance with the head office. Mr. Ogden is conservative in regard to rates and lines.

THE CITIZENS INSURANCE COMPANY, MONTREAL.

The Citizens, of Montreal, is one of the best-known insurance companies in Canada. It transacts a life, fire and accident insurance business. The manager, Gerald E. Hart, is an underwriter of broad views and more than ordinary executive ability. The capital of the company paid up is $256,190; subscribed, $1,188,000. Some of the most prominent business men of Canada are interested in the Citizens, and contribute to maintain and build up its reputation. The president is Sir Hugh Allen, the vice-president is Henry Lyman, and Arch. McGoun is secretary and treasurer. In 1881 the premiums from the fire insurance branch aggregated $100,872; from the life branch, $21,168, and from the accident branch, $6,262. The total business was in considerable excess of that obtained in preceding years.

EDWARD RAWLINGS' COMPANIES.

Edward Rawlings is known to underwriters as manager of the Guarantee Company of North America and the Accident Insurance Company of North America, both of Montreal. Guarantee insurance was introduced to this continent nineteen years ago by Mr. Rawlings. In 1871 the Canada Guarantee Company was organized, Mr. Rawlings assuming the management, and the name of this company was a little more than a year ago changed to the Guarantee Company of North America, the company having at that time been legally admitted to the United States, and begun a general business throughout the country. The organization and list of correspondents of this company are now so extended throughout America and Europe, also Australia, India, and all parts of the civilized world, that the most complete and reliable information is at its command as to the antecedents of employees, which is really of the first importance to employers, in order that they may be assured of the trustworthiness of those in whose hands they contemplate, or are already, trusting their affairs. Its system, also, of periodical revision of those employees on the company's books is ample, and is often of considerable

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value and protection to the employer. The Guarantee Company has a subscribed capital of $666,000, of which about $300,000 is paid up in cash. The assets are over $350,000. For the special protection of the insured in the United States $200,000 are deposited with the New York Insurance Department. Sir A. T. Galt is president and John Rankin vice-president of the company. The Citizens Insurance Company, of Montreal, lately abandoned its fidelity branch and arranged with the Guarantee Company to assume its risks.

The Accident Insurance Company of North America, bearing a first-class Canadian reputation, has been operating in the United States a year or more. Accident insurance is now recognized by the public to be fully as important and useful as life, fire and marine insurance. It has well been said that accident insurance is to one's self what life insurance is to his successors. The Accident Insurance Company has a paid-up capital of $152,300, cash assets of upwards of $200,000, and, like the Guarantee Company, has a special deposit at Albany for the benefit of United States policyholders. The officers of the company are identical with the Guarantee Company.

THE LONDON AND PROVINCIAL FIRE INSURANCE COMPANY.

The London and Provincial Fire Insurance Company, of London, was organized in London last autumn with a subscribed capital of $5,000,000, of which $500,000 has been paid in. Like all new English insurance companies of the present day, it was determined by the managers of the new organization from the outset that greater profits could be obtained by doing a transatlantic business, thus placing the company on a broad basis of operation. The gentlemen who organized the London and Provincial are prominent business men of London, and when the intention was announced of opening business in America it was not hard to find a suitable resident manager for this country. John C. Mills, formerly secretary of the Lorillard, of New York, was selected. The company had been operating over here but a little over three weeks when over forty thousand dollars were taken in premiums. Of course, the agencies in the various States having not yet had time to get into thorough working condition, most of the business for the first six weeks was done over the counters of the headquarters of the company, No. 33 Pine street, New York.

THE UNITED FIRE RE-INSURANCE COMPANY, MANCHESTER.

The advantages of re-insurance have been thus summed up: It increases co-operation and decreases competition; the paying of large losses by a single company adds to the reputation of that company; losses handled by one company diminish the cost of adjustment; re-insurance allows the direct company to ease off part of its hazardous risks and relieves the assured from responsibility and embarrassment in negotiating with a score of competing organizations; increased amounts of insurance secures the fidelity and interest of agents through the greater profits to be derived therefrom. There is no extra expense in issuing large than in small policies, and because the insuring public prefer it, their wishes should be observed, provided re-insurance be available. Re-insurance is as indispensable to intelligent underwriting as the clearing house has proved itself to be to the banking interest. Both are necessities in an era of advanced civilization. The United Fire Re-insurance Company entered this country in the early spring, depositing $200,000 at Albany, and Albo de Bernales, the sole representative of the company in the United States, took up his headquarters at No. 83 Liberty street, New York. The Company's experience in America thus far has been encouraging. The United Fire Re-insurance Company has a paid-up capital of $500,000, reserve of $104,000, and surplus of $200,000.

THE METROPOLITAN PLATE GLASS INSURANCE COMPANY, NEW YORK.

The status of the Metropolitan Plate Glass Insurance Company is better now than ever since the date of organization in 1874. The plans of the management have been carried out to success. The company is guided by a president, in Henry Harteau, whose persistency and indefatigable energy in all lines of operation in connection with the conduct of the business of the company have invariably led to the accomplishment of his purpose and final success. Abundant assets for the conduct of business is possessed, and a satisfactory surplus over all liabilities is maintained.

ROCHESTER FIRE INSURANCE INTERESTS.

Rochester, N. Y., and vicinity offers a fairly profitable field for fire insurance. Besides the Rochester German Fire Insurance Company, Rochester's only local company, without making invidious discrimination, it may be said that C. L. Stowell, L. A. & L. F. Ward, S. B. Raymond & Son, Rudolph Vay, McLean & Johnson and F. D. Hotchkiss do the large bulk of the fire insurance business in the city. These agencies enjoy the confidence and patronage of property holders in Rochester and the suburbs.

The Rochester German Insurance Company, organized in 1872, had assets by latest report of $493,786, paid-up capital of $200,000, and a net surplus approaching $150,000. The company ranks favorably among the other fire insurance organizations in the country. At the present time, acting from the wisdom of experience, the managers are extending

the company's agencies in the West and South and contracting and curtailing operations in the East.

C. L. Stowell, who ranks high among Rochester's fire underwriters, is manager for the Northern department of the British America Assurance Company and the National Fire, of Baltimore. Mr. Stowell supervises for his companies an immense territory, with his accustomed success. As has been said of him heretofore, he is doing a large business, and exhibits the same progressiveness, tempered by caution, that has already made him so strong in his position. In the details of his vast business Mr. Stowell is assisted by an able corps of associates.

THE NORTH GERMAN FIRE INSURANCE COMPANY.

The North German Fire Insurance Company, of Hamburg, had assets in this country at the beginning of the year aggregating $434,476, and a net surplus of $274,054. The last annual report made of the total operations of the company showed the affairs to be in a satisfactory condition. The company has paid a dividend of eight per cent this year, and thus far the experience shows an increase of twenty-five per cent over the business of last year. The total income of the past year was $828,920, and the expenditures $601,067. On February 18, 1882, J. Clausen was appointed resident manager of the North German in the United States, to succeed Charles H. Ford. J. Muth was at the same time appointed assistant manager. The affairs of this company over here are at present in a satisfactory and promising condition.

THE PENNSYLVANIA FIRE INSURANCE COMPANY, OF PHILADELPHIA.

Like most of the successful insurance companies of Philadelphia, this company possesses that great advantage in conveying to an assurer evidence of soundness, age. It began business more than half a century ago, and during that interval it has never failed to meet its obligations. The year 1881 was a profitable one for the Pennsylvania. A gratifying increase was made in every department of its business, and the total assets were added to by about $100,000. The capital is $400,000, and when the last statement was made the assets amounted to the immense sum of $2,227,616. J. Devereux is President. Secretary John L. Thomson ably fills the place of his renowned predecessor, Mr. Crowell.

THE FIRE INSURANCE ASSOCIATION.

The Fire Insurance Association, with an experience in this country of fifteen months, has succeeded in ingratiating itself into the business favor of a large *clientele*, and is established here to remain. On January 1 last the company had assets in the United States aggregating $691,405, and net surplus of $415,615. The premiums received here in 1881 amounted to $505,871, and the total income to $518,283. The losses were only $177,065. Joseph H. Wellman continues as manager for this country, and A. P. M. Roome as assistant manager. Two months ago the Fire Insurance Association re-insured the American risks of the Hamburg-Magdeburg Fire Insurance Company, the negotiation being consummated through the skillful engineering of Manager Wellman. On January 1 the Fire Insurance Association had a subscribed capital of $5,000,000, of which $1,000,000 is paid up, and total assets of $1,573,292.

THE UNION, OF PHILADELPHIA.

The capital of this company was increased in 1879 from $200,000 to $500,000. This step was rendered necessary, in the opinion of the officers, by the company's growing business. The total assets were increased from $333,163 in 1877, to $894,562 at the beginning of the year 1882, and the net premiums from $126,957 to $591,782. This record shows the activity which characterizes the present management. The Union Fire Insurance Company was organized in 1804.

THE HANOVER FIRE INSURANCE COMPANY.

The Hanover Fire Insurance Company, of New York, was organized in 1852, and had assets, by latest report, of $2,565,141. More than one million dollars of these assets are invested in Government bonds, the summit of sound investment. About eighteen months ago the Hanover increased its capital, paid up, from $500,000 to $1,000,000. The event was a movement in the interest of increased business, being a bid for greater trustworthiness. The net surplus of the Hanover is now about $850,000. President B. S. Walcott continues to preserve the interests and push the business of the company upward and onward with characteristic energy and zeal.

THE AMERICAN FIRE, OF PHILADELPHIA.

This company was established in 1810. Aiming to do a small, well-selected business at rates equivalent to the hazard incurred, and to protect its policyholders with a large surplus, it has succeeded in accumulating sufficient funds to guard against any possible disaster. It has at all times met losses, whether of slight consequence or of magnitude, with a promptness which has grown to be one of its acknowleged characteristics. The officers of the company are men of experience, and the directors include a number of Philadelphia's prominent citizens. The accession of Thomas H. Montgomery to

the presidency has added strength to the company, and opens it to congratulation.

THE PROVIDENT LIFE AND TRUST.

This company is one of which Philadelphia is rightfully proud, and its growth in the esteem of the people of the United States, as a whole, is rapidly progressing. The flattering report made to the State Insurance Commissioner at the beginning of the year redounds greatly to the credit of the company's officers. The public appears to recognize the fact that patronage should be bestowed upon a company which constantly develops its resources and increases its assets and surplus funds.

THE COMMERCIAL UNION, OF ENGLAND.

Few of the foreign fire insurance companies that have sought this western continent are as firmly established in popular favor as the Commercial Union. There is a difference, more or less pronounced, between the manner of conducting the insurance business in America and abroad, but by following the traditions of the home office as closely as circumstances will permit, the managers of the American branch hope to be able to pursue a course as honorable as that which has characterized the company in Great Britain. The business in America has been conducted on principles of equity, and all obligations have been promptly met.

INCORPORATED 1872.

Rochester German Ins. Co.,

OF ROCHESTER, NEW YORK.

Capital Paid in in Cash,	$200,000.00
Reserve for Re-insurance,	143,884.81
Reserve for Unpaid Losses,	14,455.00
Net Surplus,	135,445 69
Total Assets,	$493,785.50

COMPARATIVE STATEMENT

Of the Increase in Assets and Net Surplus, also of Net Premiums received and Losses paid since organization.

Year.	*Assets.*	*Net Surplus.*	*Net Premiums Received.*	*Losses Paid.*
1872	$120,425.69	$19,225.69	$21,847.62	$1,560.48
1873	165,352.65	27,657.74	73,744.54	15,944.95
1874	314,331.03	33,248.28	153,161.79	57,197.17
1875	344,498.88	47,407.44	176,862.34	102,960.98
1876	367,184.69	57,066.52	204,655.16	119,173.62
1877	369,103.05	70,856.00	171,971.86	108,991.75
1878	409,620.15	115,547.36	161,146.06	73,892.24
1879	437,265.03	120,072.52	207,352.00	110,278.10
1880	468,983.85	123,509.75	235,551.15	133,227.68
1881	493,785.50	135,445.09	261,995.00	170,356.00

TOTAL NET PREMIUMS RECEIVED, $1,668,287.52. TOTAL LOSSES PAID, $893,582.87

FREDERICK COOK, President. HON JOHN LUTES, Vice-President.
HENRY NORDEN, Secretary. H. F. ATWOOD, Ass't Secretary.

O. C. KEMP, Special Agent Western Department; GEO. D. PLEASANTS & SON, Gen'l Agents for Virginia; M. WARNER HEWES, State Agent for Maryland; TH. T. HAY, Gen'l Agent for North and South Carolina.

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THE

AMERICAN EXCHANGE

FIRE INSURANCE COMPANY.

CASH CAPITAL, $200,000.00.
ASSETS, $288,905.53.
LIABILITIES, $22.643 35

WM. RAYNOR, *President.*
THOS. CLARK, JR., *Sec.* SAMUEL WILLETS, *Vice-Pres.*
ROBERT L. YOUNG, *Ass't Sec.*

61 LIBERTY STREET,
NEW YORK.

PENN MUTUAL

LIFE INSURANCE COMPANY,

921 CHESTNUT STREET,

INCORPORATED 1847. PHILADELPHIA.

ASSETS, - - $7,871,138.01

PURELY MUTUAL.

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable by the rules of the Company.

SAMUEL C. HUEY, President.
EDWARD M. NEEDLES, Vice-President.
H. S. STEPHENS, ad Vice-President.
JESSE J. BARKER, Actuary.
HENRY C. BROWN, Secretary.
J. W. IREDELL, Sup't of Agencies, Cincinnati, Ohio.

EDWARD A. JONES, General Agent,
160 FULTON STREET, N. Y.

Successful life assurance agents who have pushed their business under great disadvantages, which they feel may cripple them in their future efforts, would do well to connect themselves with a LIVE company which fosters its agents.

Others who have been desirous of taking a high rank in the business, but have found themselves surpassed by competitors, should detetmine whether this may not be due to the tools they have had to work with rather than to any lack of ability or energy on their part.

The man who has the greatest facilities in business, other things being equal, will surpass all competitors.

The Equitable Life Assurance Society, 120 Broadway, New York, has unoccupied territory at a number of points throughout the United States, and agents are invited to communicate with the Society. All communications of this character will be treated with consideration by the officers of the Society.

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STEPHEN CROWELL, President. PHILANDER SHAW, Vice-Pres't and Sec'y.

ORGANIZED A. D. 1853.

THE PHENIX INSURANCE COMPANY,

OF BROOKLYN, N. Y.

Cash Capital,	$1,000,000.00
Gross Surplus,	1,826,874.87
Gross Assets,	$2,826,874.87
R-Insurance Reserve,	$1,141,110.07

This Company refers to its past record for fairness, promptness and liberality in the disbursement of over

EIGHTEEN MILLIONS OF DOLLARS FOR LOSSES,

as its best credential to public favor. All classes of insurable risks taken at rates as low as experience will justify.

AGENCIES IN ALL THE PRINCIPAL TOWNS AND CITIES IN THE UNITED STATES.

WESTERN AND SOUTHERN DEPARTMENT:

OFFICE: 160 LA SALLE STREET, CHICAGO, ILL.

T. R. BURCH, - GENERAL AGENT.

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BONDS OF SURETYSHIP.

FIDELITY & CASUALTY CO. OF NEW YORK.

Assets.....$380,000.00
Capital Invested in U. S. Bonds..... 250,000 00
On Deposit with Insurance Department..... 100,000.00

FIDELITY DEPARTMENT.

Officials of Banks, Railroads and Transportation Companies, Managers, Secretaries and Clerks of Public Companies, Institutions and Commercial firms, can obtain security from this Company at moderate charges.
The bonds of this Company are accepted by the Courts of the State of New York.

CASUALTY DEPARTMENT.

Policies issued against accidents causing death or totally disabling injury.
Form of application and full particulars can be obtained at the office of the Company, 170 Broadway.

WM. M. RICHARDS, *President.* JOHN M. CRANE, *Secretary.* ROBT. J. HILLAS, *Ass't Secretary.*

DIRECTORS.

GEORGE T. HOPE, G. G. WILLIAMS, GEO. S. COE, CHAS. DENNIS, J. S. T. STRANAHAN,
ALEX. MITCHELL, A. B. HULL, A. S. BARNES, S. B. CHITTENDEN, H. A. HURLBUT,
W. G. LOW, DAVID DOWS, J. D. VERMILYE, WM. M. RICHARDS.

JOHN M. WHITON,

INSURANCE,

Nos. 165 and 167 Broadway, - - - - - - - - - New York.

AGENT FOR

British America Assurance Co., OF TORONTO, CAN.
New Hampshire Fire Ins. Co., OF MANCHESTER, N. H.
Peoples Insurance Co., OF NEWARK, N. J.
St. Paul Fire and Marine Ins. Co., OF ST. PAUL, MINN.
First National Fire Insurance Co., OF WORCESTER, MASS.

Losses adjusted and paid at this Office. *Correspondence solicited.*

1829. Charter Perpetual. 1882.

MOTTO OF BENJAMIN FRANKLIN: "When 'tis fair, be sure and take your great-coat with you."

FRANKLIN

FIRE INSURANCE COMPANY,

OF PHILADELPHIA.

CAPITAL.....	$400,000.00
Insurance Reserve.....	1,817,208.52
Unpaid Losses and Dividends.....	46,766.21
Net Surplus.....	899,754.54
Total Cash Assets, Jan. 1, 1882.....	$3,163,729.27

OFFICERS.

JAS. W. McALLISTER, President.
FRANCIS P. STEEL, Vice-President. EZRA T. CRESSON, Secretary.
SAMUEL W. KAY, Assistant Secretary.

NATIONAL

Fire Insurance Company,

OF HARTFORD, CONN.

STATEMENT, JANUARY 1, 1882.

Capital Stock, all cash, -	$1,000,000.00
Funds Reserved to meet all Liabilities:	
Unpaid Fire Losses, $32,680.00; Re-insurance Fund, legal standard, - 210,195.58	242,875.58
Net Surplus over Capital and all Liabilities, - - - -	461,927.94
Total Assets of the Co.,	$1,704,803.52

MARK HOWARD, *President.* JAMES NICHOLS, *Secretary.*

A. P. M. ROOME, Agent,
No. 8 Pine St., New York.

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CRESCENT
INSURANCE COMPANY,

OFFICE:
Cor. of Camp St. & Commercial Place,
NEW ORLEANS, LA.

Changed from a Mutual to a Stock Company in 1880.

INCORPORATED IN 1849.

CASH CAPITAL, $400,000.

THIS COMPANY CONTINUES TO TAKE INSURANCE ON

FIRE, MARINE AND RIVER RISKS.

W. R. LYMAN, Pres't. **C. H. DOLSEN, Vice-Pres't.** **CHAS. E. RICE, Sec'y.**

TRUSTEES.

JOSEPH BOWLING,
SIMON HERNSHEIM,
GEO. W. SENTELL,
PAUL E. MORTIMER,
EDWARD NALLE,
REUBEN G. BUSH,
CHAS. H. DOLSEN,
A. H. SIEWERD,
HARRY L. FLASH,
J. J. REISS,

LUCIEN DELERY,
LOUIS PRADOS,
CHARLES NEWMAN,
N. D. WALLACE,
M. GILLIS,
SAM'L H. KENNEDY,
VICTOR MEYER,
EDWARD J. GAY,
ALFRED MOULTON,

W. B. CONGER,
U. MARINONI,
JOHN CALDER,
JOHN BRUNASO,
S. C. COULON,
E. H. ADAMS,
W. W. SWAIN,
WM. A. PHELPS,
SIGMUND KATZ,
W. R. LYMAN.

L. M. TUCKER & CO.,
COLUMBUS, MISSISSIPPI,
Managers Southeastern Department.

WM. LOFLAND & CO.,
GALVESTON, TEXAS,
Managers Southwestern Department.

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FACTORS' AND TRADERS'

INSURANCE COMPANY,

49 Carondelet St., New Orleans, La.

PAID-UP CAPITAL, - - - - - - - $1,000,000.

ED. A. PALFREY, President. JOHN CHAFFE, Vice-President.

THOMAS F. WALKER, Secretary.

Issues Policies Covering Fire, River and Marine Risks at the Lowest Tariff Rates.

TRUSTEES:

JOHN I. NOBLE,
JOHN CHAFFE,
RICHARD MILLIKEN,
SAMUEL FRIEDLANDER,
R. H. WALMSLEY,
A. H. MAY,
T. LYTT LYON,
SAMUEL H. BOYD,
WM. J. BEHAN,
B. F. ESHLEMAN,
CHAS. CHAFFE,
L. C. JUREY,
WM. HARTWELL,
C. J. LEEDS,
A. T. JANIN,
A. M. BICKHAM,
HENRY ABRAHAM,
LOUIS BUSH,
A. BRITTIN,
G. W. SENTELL,
JOHN I. ADAMS,
R. T. BUCKNER,
CHAS. E. BLACK,
O. HOPKINS,
GEO. J. PUECH.

ANNUAL STATEMENT OF

THE NEW ORLEANS INSURANCE CO.

FOR THE YEAR ENDING ON THE 31ST OF DECEMBER, 1881.

Fire Premiums	$285,620.68	
Marine Premiums	73,924.07	
River Premiums	32,776.02	
		$392,320.77
Add Premiums earned from last year		102,601.26
		$494,922.03
Deduct—		
Premiums unearned	$87,983.10	
Return Premiums	22,213.78	
Re-insurances	22,012.35	
		132,209.23
Net Earned Premiums		$362,712.80
Add—		
Interest, Rents and Salvage	$36,465.98	
Amt. to Cr. of Profit and Loss	114,369.89	
		150,835.87
		$513,548.67
Deduct Losses Paid—		
Fire	$119,457.82	
Marine	33,048.15	
River	31,169.95	
	$183,675.92	
Rebate, Agency Commisions, Taxes, Salaries, Board of Underwriters, General Expenses	124,299.37	
Semi-annual Dividend of July, 1881	25,000.00	
Semi-annual Dividend of December, 1881	25,000.00	
		357,975.29
		$155,573.38

Deduct—		
Claims adjusted and due	$11,625.83	
Claims not adjusted	21,200.00	
Claims doubtful	7,500.00	
Claims resisted	5,000.00	
		[$45,325.83
Net Surplus		$110,247.55
The Company has the following Assets:		
Cash in banks		$43,197.61
United States 4 per cent Bonds		234,000.00
City Real Estate		79,440.00
First Mortgage Notes		101,390.00
Pledge Notes		13,850.00
Loan on Call		94,500.00
Bills Receivable in settlement of Premiums		17,103.42
New Orleans Water Works Bonds		28,250.00
New Orleans City Railroad Bonds		29,625.00
Banks, Insurance Companies and other Stocks, par value		48,860.00
Suspense Account		443.76
Premiums in course of Collection		56,736.83
Due by Agents and in Course of Transmission		27,315.66
		$774,712.28
LIABILITIES.		
Capital Stock		$500,000.00
Re-insurance Reserve		87,983.10
Dividends Unclaimed		4,394.77
Due other Companies for Re-insurances		1,761.03
Dividend for December, 1881		25,000.00
Claims as above		45,325.83
Surplus Reserve		110,247.55
		$774,712.28

JULES TUYES, President. J. W. HINCKS, Secretary.

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MANHATTAN LIFE

INSURANCE COMPANY, OF NEW YORK.

1850 (32) 1882.

DESCRIPTION—One of the oldest, strongest, best.

POLICIES—Incontestable, non-forfeitable, definite cash surrender values.

RATES—Safe, low and participating or not, as desired.

RISKS carefully selected.

PROMPT, liberal dealing.

GENERAL AGENTS AND CANVASSERS WANTED for desirable territory, to whom permanent employment and liberal compensation will be given. Address

C. Y. WEMPLE, Vice-President. H. STOKES, President.
S. N. STEBBINS, Actuary. J. L. HALSEY, Secretary.
H. Y. WEMPLE, H. B. STOKES, Assistant Secretaries.

THE

CONTINENTAL

Life Insurance Co.

OF HARTFORD, CONN.

Assets..... $34,417,49.
Surplus.....504,337,06.

Meets the popular demand for Insurance at Low Rates in its new

TEN YEAR POLICY,

Which provides Term Insurance at NET COST.

AGENTS WANTED EVERYWHERE.

JAMES S. PARSONS, President.

R. E. BEECHER, Secretary.

BUFFALO GERMAN

INSURANCE COMPANY,

BUFFALO, NEW YORK.

STATEMENT, JAN. 1, 1882.

Cash Capital	$200,000.00
Reserve for Re-insurance	202,665.51
Reserve for Unpaid Losses	32,328.46
Reserve for other Liabilities	7,870.12
Net Surplus	457,[illegible].29
Assets	$900,956.29

Issues Safety Fund Policies.

PHILIP BECKER, *President.*
OLIVER J. EGGERT, *Secretary.*

T. J. TEMPLE,

MANAGER METROPOLITAN DISTRICT,

No. [illegible] BROADWAY, NEW YORK.

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1869. 1882.

GRUBB, PAXTON & CO.,

GENERAL

Insurance Agents, Brokers and Adjusters,

29 & 31 CIRCLE STREET, INDIANAPOLIS.

Premiums Received, - - - - - - Over $480,000.
Losses Paid, - - - - - - - - - 145,000.

Correspondence Solicited. Orders by Telegraph or Mail receive Prompt Attention.

We have facilities for placing the largest lines of Insurance in first-class Companies. Our entire time is devoted to insurance, and all business in our line will be carefully and correctly done. We solicit your favors in *insurance only*.

Correspondence with Reliable Companies, Agents and Brokers solicited. Adjustment of Losses promptly and carefully made.

HAMBURG-MAGDEBURG

Fire Insurance Company, of Hamburg, Ger.

COMPARATIVE STATEMENT

Of the United States Business, Jan., 1881 and 1882.

ASSETS.

		1881.	1882.
United States Bonds deposited in Albany,	$270,000.00		
And in hands of Trustees	102,000.00		
Market Value		$417,105.00	$426,408.00
Cash in Banks and under control of Trustees		49,608.90	76,532.05
Premiums in course of collection		22,485.48	24,740.32
Interest due and accrued		116.56	104.39
Total Unobjectionable Assets		$489,315.94	$527,784.76

LIABILITIES.

Unearned Premium Fund	$151,395.62	$162,361.32
Unpaid Losses	30,319.36	14,245.55
Other Liabilities	916.56	1,049.00
Total Liabilities	$182,631.54	$177,655.87
Surplus	$306,684.40	$350,128.89

NEW YORK TRUSTEES,

CHARLES E. KNOBLAUCH, Of Knoblauch & Lichtenstein.
ADOLPH ENGLER, Of Kremelberg & Co.
F. MOTZ, President Great Western Marine Ins. Co.

H. B. WASHINGTON, Resident Manager,

44 PINE STREET, New York.

NEW ENGLAND MUTUAL

LIFE INSURANCE COMPANY,

OF BOSTON.

Assets	$16,210,465.92
Liabilities	13,574,570.99
TOTAL SURPLUS	$2,635,894.93

BENJ. F. STEVENS, President.

JOSEPH M. GIBBENS, Secretary.

FIRST NATIONAL

FIRE INSURANCE COMPANY,

OF WORCESTER, MASS.

HON. CHAS. B. PRATT, President.

R. JAMES TATMAN, Secretary.

HON. HARTLEY WILLIAMS, Treasurer.

GEORGE A. PARK, Ass't Secretary

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THE PENNSYLVANIA FIRE INSURANCE COMPANY,

No. 510 Walnut Street, Philadelphia.

Capital paid in, in Cash,	$400,000.00
Reserve for all Liabilities, including Re-insurance,	882,047.92
Net Surplus,	945,567.61
TOTAL ASSETS,	$2,227,615.53

This Company, favorably known to the community for over fifty years, continues to insure against loss or damage by fire on public or private dwellings, either permanently or for a limited time. Also, on Furniture, Stocks, and Merchandise generally on liberal terms.

Their capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in case of loss.

DIRECTORS.

JOHN DEVEREUX, ISAAC HAZLEHURST, THOMAS ROBINS, FRANKLIN A. COMLY,
DANIEL SMITH, JR., THOMAS SMITH, HENRY LEWIS, DANIEL HADDOCK, JR.,
EDWIN N. BENSON.

JOHN L. THOMSON, Secretary. *JOHN DEVEREUX, President.*
W. GARDNER CROWELL, Assistant Sec. *R. DALE BENSON, Vice-Pres.*

HANOVER FIRE INSURANCE COMPANY,

181 Broadway, New York.

FIFTY-NINTH SEMI-ANNUAL STATEMENT, SHOWING THE CONDITION OF THE COMPANY JAN., 1882.

Cash Capital	$1,000,000.00
Reserve for Re-insurance	635,741.16
Reserve for all other Liabilities	96,655.57
Net Surplus	832,744.56
TOTAL ASSETS	$2,565,141.29

BENJAMIN S. WALCOTT, President.

I. REMSEN LANE, Vice-Pres. and Sec'y.

CHARLES L. ROE, Ass't Secretary.

THE

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

HOME OFFICE, NEWARK, N. J.

CASH CAPITAL, $100,000.

Insures persons in good health from one to seventy-five years of age, for a premium of from three to fifty cents per week.

THE RECORD OF SIX YEARS.

	New Policies Issued.	Claims Paid.	Income.	Amount Insured at end of each year.
1876	7,904	$1,957.50	$14,543.10	$851,773
1877	10,521	5,296.22	28,635.80	1,030,[illegible]
1878	20,064	11,337.65	60,480.06	2,027,8[illegible]
1879	35,879	23,012.61	123,646.00	3,326,5[illegible]
1880	101,859	57,256.05	258,322.04	7,347,3[illegible]
1881	119,731	111,508.17	412,674.64	10,959,94[illegible]

JOHN F. DRYDEN, President

EDWARD S. JOHNSON, Secretary.

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METROPOLE INSURANCE CO.,

OF PARIS, FRANCE.

United States Branch Offices:

JOHN C. PAIGE, Resident Manager, No. 20 Kilby Street, Boston, Mass.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

H. H. HUNNEWELL, Esq., of Messrs. H. H. Hunnewell & Sons.
GEO. M. BARNARD, Esq., of Messrs. Geo. M. Barnard & Co.
WM. P. HUNT, Esq., President South Boston Iron Company.

RÉASSURANCE GÉNÉRALES COMPANY

OF PARIS, FRANCE.

The only Company doing business in the United States devoted exclusively to Re-insurance.

United States Branch Offices:

JOHN C. PAIGE, Resident Manager, No. 20 Kilby Street, Boston, Mass.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

WM. P. HUNT, Esq., President South Boston Iron Company.
GEO. M. BARNARD, Esq., of Messrs. Geo. M. Barnard & Co.
MAHLON D. SPAULDING, Esq., of Messrs. Nash, Spaulding & Co.

CITY OF LONDON

FIRE INSURANCE COMPANY,

LIMITED,

OF LONDON, ENGLAND.

United States Branch Offices:

JOHN C. PAIGE, Resident Manager, No 20 Kilby Street, Boston, Mass.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

CHARLES F. CHOATE, Esq., Pres't Old Colony Railroad Co., and Old Colony Steamboat Co. (Fall River Line).
OLIVER AMES, Esq., of Messrs. Oliver Ames & Sons.
REUBEN E. DEMMON, Esq., President Howard National Bank.

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THE

MUTUAL BENEFIT

LIFE INSURANCE COMPANY,

OF NEWARK, N. J.

AMZI DODD, - - - - - - PRESIDENT.

Assets, at Market Values, - - - - - - - - - -	$35,804,406.23
Liabilities, by New York Standard, - - - - - - - -	30,646,206.46
Surplus, - - - - - - - - - - - - - -	5,158,199.77

Losses paid immediately on completion and approval of proofs, without waiting the usual sixty or ninety days.

All policies issued by this Company are absolutely non-forfeitable. In case of lapse after two years' premiums have been paid, whether from inability to pay, or from carelessness, accident, mistake, misfortune, forgetfulness, absence, insanity, or sickness, or from any cause, the *full* reserve or value of the policy, by the highest standard, will, without any action on the part of the insured, be applied by the Company to the extension of the *full* amount of the policy for such time as the value will pay for.

ILLUSTRATION OF THE MUTUAL BENEFIT'S NON-FORFEITING RULE:

Mr. Theodore Schmidt, of New York, N. Y., insured in the Company in February, 1857, for $7,000.00, the annual premium being $217.70. He paid twenty-three annual premiums, amounting to $5,007.10, which less dividends of $2,267.88, made a net payment or cost of $2,739.22. In 1880, he failed to pay his premium. The insurance was extended by the Company for ten years and 337 days. Mr. Schmidt died in February, 1882, and the full amount of the policy was paid, less two premiums.

NOTE.—Past due Premiums are only deducted where death occurs within three years after lapse.

STAR

FIRE INSURANCE COMPANY,

No. 141 Broadway, New York.

STATEMENT.

Cash Capital		$500,000.00
Re-insurance Reserve and all other Claims,	$378,835.73	
Surplus as to Policyholders	517,165.42	
Gross Assets, Jan. 1, 1882		$896,001.15

NICHOLAS C. MILLER, President.

JAMES M HODGES, Secretary.

JOHN R. SMITH, Vice-President.

Insurers are invited to examine the clear and distinct arrangement, explicit language and brevity of our new form of Policy, claimed to be the best in use.

NORTH GERMAN

FIRE INSURANCE COMPANY,

OF HAMBURG, GERMANY.

UNITED STATES BRANCH,

202 Broadway, N. Y.

J. CLAUSSEN, Manager. J. MUTH, Ass't Manager.

STATEMENT, Jan. 1, 1882.

Total Cash Assets	$434,475.05
Total Liabilities	160,421.05
U. S. Surplus (as regards Policyholders)	$274,054.00
Deposited with Insurance Departments and Trustees for the security of Policyholders in the United States, U. S. Government Bonds (market value)	$375,000.00

TRUSTEES FOR THE UNITED STATES.

FRANCIS O. MATTHIESSEN, of F. O. Matthiessen and Wischers Sugar Refining Company, New York.
WM. MERTEUS, of L. von Hoffman & Co., New York.
MAX RUCKGABER, of Schultz & Ruckgaber.

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QUEEN

INSURANCE COMPANY, OF LIVERPOOL,

ENGLAND,

OFFICES, NOS. 37 & 39 WALL STREET, NEW YORK.

STATEMENT OF UNITED STATES BRANCH, JAN. 1, 1882.

ASSETS HELD IN THE UNITED STATES.

Real Estate, Company's Buildings	$351,394.36
United States Government Bonds	1,118,040.00
State Bonds and Bank Shares	55,000.00
Cash in Bank and other Assets	150,501.65
	$1,674,936.01

LIABILITIES.

Unpaid Losses	$170,244.67
Unearned Premiums	742,481.62
All other Liabilities	3,942.46
	$916,668.74

JAMES A. MACDONALD, MANAGER,

THE METROPOLITAN AND EASTERN DEPARTMENT.—New York, Northern New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut.

J. M. ROGERS, General Agent for Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, Colorado, Missouri, Ohio, West Virginia, Wisconsin, Montana, Wyoming and Dakota. Office, Chicago, Ill.

J. H. MORTON MORRIS, General Agent for Kentucky, Tennessee, Virginia, North Carolina, South Carolina, Georgia, Louisiana, Texas, Florida and Alabama. Office, Louisville, Ky.

FRANK OLCOTT ALLEN, General Agent for Pennsylvania, Maryland, District of Columbia, Southern New Jersey and Delaware. Office, Philadelphia, Pa.

ORGANIZED IN 1851.

THE

PHŒNIX MUTUAL

Life Insurance Company,

OF HARTFORD, - - CONNECTICUT.

ASSETS, OVER - $10,500,000.00.

Total payments to Policyholders for Death Claims and Matured Endowments, Dividends and Surrendered and Ceased Policies, over $21,000,000.00.

A. C. GOODMAN, *President.*

J. B. BUNCE, *Vice-Pres.* J. M. HOLCOMBE, *Sec.*

J. McLENE, PRESIDENT. E. BEARD, SECRETARY.

Capital, - $200,000.

THE

ARGENTINE

INSURANCE COMPANY

Of Denver, Col.,

Transacts a General Fire Insurance Business.

OFFICE, 384 LAWRENCE STREET,

Branch Office, 31 Circle St., Indianapolis.

W. C. GRUBB,

Manager Eastern Department.

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GERMAN INSURANCE COMPANY,

FREEPORT, - ILLINOIS.

M. HETTINGER, ... PRESIDENT.
F. GUND, ... SECRETARY.

STATEMENT, January 1st, 1882.

Cash Capital,	$200.000
Liabilities, including Re-insurance,	457,729
Net Surplus, over all,	275,285
Total Assets,	$933,014

The Assets of the GERMAN have more than doubled during the past five years. The GERMAN has a Policyholders' Surplus of $475,285.

PROVIDENT

LIFE AND TRUST CO.,

OF PHILADELPHIA.

It is a strong company. In addition to the usual accumulations of a life insurance company, it has a capital of $1,000,000. Of this, $500,000 has been paid up for a number of years, and the balance will be paid in installments during 1882 and 1883. This is further augmented by a contingent fund of nearly $400,000. The company therefore presents an additional security of $1,400,000.

It is required by its charter to divide all the profits of the Insurance Department among the insured. The only advantage, direct or indirect, which the stockholders can at any time have from the union of the two features of the business, results from the fact that the management of trusts, from which they derive their profits, is done for them without charge. The accounts of the Insurance and Trust Departments are kept entirely distinct and separate.

The advantages resulting from the peculiar organization of this company have never been attained in any other life insurance company. The union of its trust business with its insurance business lifts the latter to the superior conditions of safety which appertain to the former.

OFFICE OF THE

STERLING

Fire Insurance Company,

No. 167 Broadway.

CAPITAL STOCK, - - - $350,000.00

Invested In United States Registered Bonds.

Assets	$419,752.27
Reserve for Re-insurance, losses and other liabilities	42,230.00
Surplus as to Policyholders	$377,520.27

ANDREW L. SOULARD, PRESIDENT.
J. K. VAN RENSSELAER, VICE-PRESIDENT.
LOUIS P. BAYARD, SECRETARY.

ENTERPRISE

FIRE & MARINE INSURANCE CO.,

OF CINCINNATI, OHIO.

Cash Capital	$200,000.00
Assets, January 1, 1882	300,435.33

JOHN W. HARTWELL, President.
JAS. W. McCORD, Secretary

Office in Company's Building, 82 West Third St., Cincinnati, O.

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HOME

LIFE INSURANCE COMPANY, OF NEW YORK.

GEO. C. RIPLEY, *President.*

CHAS. A. TOWNSEND, *Vice-President.* JOS. P. HOLBROOK, *Secretary.*

EDGAR H. KELLOGG, *Superintendent of Agencies.*

THIS COMPANY now has $140 of Assets for each $100 of Liability, making it the strongest of all the Companies, with the largest dividend-paying ability for the future.

Good Agents, now commencing or re-entering the work in any part of the United States (North), will find it to their advantage to communicate with EDGAR H. KELLOGG, at Chicago, before making contracts elsewhere. We have new plans and special inducements to offer for procuring business.

CONNECTICUT GENERAL

Life Insurance Company,

HARTFORD, - - CONNECTICUT.

T. W. RUSSELL, President.

F. V. HUDSON, Secretary.

M. STORRS, M.D., Medical Adviser.

Has paid to its Policyholders, for Death Losses and Matured Endowments, over $1,000,000.00

And for Dividends and Surrendered and Lapsed Policies, over 500,000.00

It now has assets of 1,381,553.88

And Surplus of 360,247.57

Issues all the ordinary approved forms of Life and Endowment Policies, either with or without participation in surplus, as may be preferred.

THE

AMERICAN

FIRE INSURANCE CO.

Incorporated 1810. Charter Perpetual.

OFFICE, COMPANY'S BUILDING,

310 WALNUT ST., PHILADELPHIA.

Cash Capital $400,000.00

Reserve for Re-insurance and all other claims 559,074.48

Surplus over all Liabilities 661,232.89

Total Assets, Jan. 1, 1882 $1,620,307.37

Having a Paid-up Capital Stock and Net Surplus invested in sound and available securities, THE AMERICAN FIRE insures Dwellings and Furniture, Stores, Merchandise, and generally all other first-class risks.

All losses liberally and promptly adjusted.

DIRECTORS:

THOMAS R. MARIS, CHAS. W. POULTNEY,
JOHN WELSH, ISRAEL MORRIS,
JOHN T. LEWIS, JOHN P. WETHERILL,
EDMUND G. DUTILH, WM. W. PAUL,
PEMBERTON S. HUTCHINSON.

THOMAS R. MARIS, President.
THOS. H. MONTGOMERY, Vice-President.
ALBERT C. L. CRAWFORD, Secretary.
R. MARIS, Asst. Secretary.

THE HOME

INSURANCE COMPANY, OF NEW YORK.

[From THE SPECTATOR, New York.]

THE success of the financial enterprises of this country constitutes one of the most brilliant features in its history. From the beginning of public experiment there has been a march in progress resulting in a success which bespeaks broad intelligence and vigorous, well-directed effort. Among the most successful enterprises of the time is that of insurance, which presents a record without a parallel in the history of monetary operations. While dating back a century or two in its origin, it has reached its present proportions mainly within the past twenty or thirty years. It is in this country that the highest results have been attained. No where else does insurance occupy so important a relation to the vast and varied interests of the country as here—no where else does it represent so great wealth or involve so great a volume of transaction. Our insurance corporations are counted by the hundred, their assets swell into the millions, while the volume of their receipts and disbursements run into figures in keeping with the magnitude of the interests involved.

Prominent among the great fire insurance corporations of this country, is the HOME INSURANCE COMPANY, of New York, which was organized in April, 1853, with a cash capital of $500,000, and a directory composed of some of the most enterprising and well-known citizens of New York city. The HOME was organized upon a broad and progressive basis, and was designed to be not only a strong local company, but to take a leading position in the field as an agency company. Immediately upon its organization, it took a leading place among the companies of the country, and in the beginning inaugurated the agency system, which it has so successfully conducted, and which has kept it in the front ranks of the underwriting organizations of the day. The marvelous growth of the HOME will be best appreciated by comparing the first and last business statements. At the close of 1853, the capital was $500,000; its gross assets, $647,071; its total liabilities, not including capital, $27,410; its premium receipts, $161,857; its gross income, $175,344; its losses, $12,062; its total expenditures, $43,371. At the close of 1881—after twenty-nine years' service—the cash capital stands at $3,000,000, its assets amount to $6,995,509, its premium receipts for the year were upward of $2,500,000, its total income nearly $3,000,000, its losses about $1,300,000, while the net surplus over all liabilities amounts to over $1,800,000. To still further show the record of the company, it may be noted that the total premium receipts since organization and up to January 1, 1882, amount to $53,386,805, and its disbursements for loss to $32,594,193, which includes $3,100,000 paid in the great Chicago fire.

This exhibit affords sufficient evidence of the character of the HOME INSURANCE COMPANY, the reputation of which is as enviable for liberal and honorable dealing as it is for affording solid indemnity to its more than 100,000 patrons. The officers of the HOME are all men of marked ability and ripe experience, and the eminent success which has characterized the career of the company is the best evidence to be offered of their superior qualifications as underwriters and administrative officers. Mr. Charles J. Martin, President of the HOME, has been its executive head since its organization, and, while possessed of rare executive and administrative ability, is also a most courteous and genial gentleman. He is an indefatigable worker, and may be found daily at his desk, directing the management of a corporation whose ramifications extend over the whole country, and has been ably assisted by the two Vice-

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Presidents, A. F. Willmarth and D. A. Heald, and by J. H. Washburn, Secretary. Under these gentlemen the working, practical force of the HOME consists of about 2500 persons, including agents in the field, adjusters, surveyors, and the necessary clerical force for the transaction of the immense volume of business flowing in upon the company. The conservative policy pursued by the HOME during the past few years that have been characterized by general demoralization in the insurance field, is to be attributed to the wise counsels of the above-named gentlemen, who constitute the management of the company. They enjoy the entire confidence of the directors and stockholders, who second them in all their endeavors to promote the welfare of the company.

The Western Department of the HOME, at Chicago, of which Messrs. Ducat & Lyon are the managers, was established in 1873, and embraces the territory west of Ohio to the mountains, including Kentucky, Tennessee and Arkansas. In this field they have a large corps of agents, who are under the direct supervision of thirteen State and special agents. From this local force they derive for the company the princely income of nearly $1,250,000 annually, and disburse to its patrons a sum proportionate to the business done. The immense volume of receipts and disbursements speak for the energy and skill with which this department is managed, and also for the personal popularity of the managers. Gen. A. C. Ducat is one of the most prominent and influential members of the profession. Much of the progress made in the present system of what is known as schedule rating is attributable to him. To his efforts, also, is the present FIRE INSURANCE PATROL of Chicago largely due, and of which he may be said to be the originator. Geo. M. Lyon, whose insurance education commenced in the HOME in 1859, and of which he was assistant secretary when he became associated in the management of the Western department, is one of the most capable and finished underwriters of the country, and deservedly one of the most popular.

The present status and business of the HOME INSURANCE COMPANY, of New York, East and West, stamp it as one of the most prominent and prosperous of the insurance corporations of America.

HOME INSURANCE COMPANY, OF NEW YORK.

1853. **1881.**

YEAR.	CAPITAL.	RECEIPTS.	EXPENDITURES.	ASSETS.
1853	$500,000	$190,442.11	$43,370.78	$647,071.33
1854	500,000	432,391 40	353,989.22	741.578.87
1855	500,000	414,531.71	343,212,62	812,598.62
1856	500,000	502,317.80	445,931.22	872,823.21
1857	500,000	523,696.87	553.951.90	834,213.34
1858	600,000	593.342.65	459.387.94	1,077,990.40
1859	1,000,000	756,869.84	771,353 60	1,458,396.28
1860	1,000,000	1,034,117.93	1,012.990.55	1,494 164 60
1861	1,000,000	919,299.97	859,819 56	1,521,268 08
1862	1,000,000	1,109,870.45	914,148.24	1,746,495.68
1863	2,000,000	1,432,333.49	898,078.12	3,286,270.33
1864	2,000,000	2,189,299.48	1,914,821,92	3.765,503.42
1865	2,000,000	2,508,733.26	2,559,774.67	3,598 674,14
1866	2,000,000	2,859,312.87	2,836,833.90	3,645.388.87
1867	2,000,000	2,433,842.34	2,435,363.43	3,623.896.78
1868	2,000,000	2,333,326.48	1,975,376.74	3,966,282.30
1869	2,000,600	2,478,848.97	1,954,145.54	4,516,368.46
1870	2,500,000	2,427,308.80	2.335 638.18	4.578,008.02
1871	2,500,000	3,032,360 73	4,075,449 99	*4,672,043 50
1872	2,500,000	3,401,694.44	3,654,765.97	4.400,090.57
1873	2,500,000	3,364,563.58	2,875,383.78	4,852,697.65
1874	*2 500,000	3,528,744 32	2,802,397.87	5,627,247.73
1875	3,000,000	3,393,078.30	3,017,299.53	6,047,021.74
1876	3,000,000	3,207,994.38	3,009,524.64	6 104,650.82
1877	3,000,000	3,076,252.42	2,884,401 80	6,109,526.75
1878	3,000,000	2,694,825.85	2,422,018.38	6,390,352.40
1879	3,000,000	2,852,819.08	2,802 569.69	6,410,988.11
1880	3,000,000	2,808,736.00	2,542,145.00	6 860,505.00
1881	3,000,000	2,715,803.00	2,596,626.00	6 995,509.00

* This includes an assessment made on the stockholders to reinstate the capital after the Chicago fire.

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ESTABLISHED 1845. ESTABLISHED 1845.

ROYAL

[FIRE]

INSURANCE COMPANY.

OF LIVERPOOL, ENGLAND.

Head Office Metropolitan District, - - 41 & 43 Wall St., New York.

TRUSTEES:

ADAM NORRIE, BENJ. B. SHERMAN, ROYAL PHELPS.

E. F. BEDDALL, MANAGER.

WM. W. HENSHAW, ASS'T MANAGER.

UNION MUTUAL

LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

JOHN E. DeWITT, President.

DANIEL SHARP, Vice-President. HENRY D. SMITH, Secretary.

NICHOLAS DeGROOT, Ass't Sec'y. THOMAS A. FOSTER, Med. Director.

ASSETS, December 31, 1881, - - -	$6,264,215.57
SURPLUS over Liabilities, Dec. 31, 1881, N. Y. Standard,	692,112.53

All Policies issued after April 1st, 1877, which shall have been in force three full years will be entitled to all the benefits arising from the "Maine Non-Forfeiture Law," as modified by the Company. Practical results of the Maine Non-Forfeiture Law, passed February 7th, 1877, illustrated by an Endowment Policy payable at 85 or previous death, issued at age 30, and allowed to lapse after the payment of three or more full annual premiums; premiums having been paid wholly in cash.

R. W. HOSMER. J. W. HOSMER.

R. W. HOSMER & CO.,

INSURANCE AGENCY.

INCORPORATED.

1797 NORWICH UNION FIRE INS. SOCIETY, of England.

1818 AMERICAN INSURANCE CO., of Boston, Mass.

1823 MERCANTILE F. & M. INSURANCE CO., of Boston, Mass.

1879 LION FIRE INSURANCE CO. (Limited), of England.

154 LA SALLE STREET, CHICAGO, ILL.

ORGANIZED 1867.

WATERTOWN

FIRE INSURANCE COMPANY,

OF WATERTOWN, N. Y.

Assets, Jan. 1, 1882, -	$1,069,675.38
Re-insurance Reserve, - -	$691,015.22
Unpaid Losses, - - -	62,419.15
Cash Capital, - - -	200,000.00
Net Surplus, - - - -	116,241.01
	$1,069,675.38
Income, 1882, - - -	$1,080,837.25
Expenditures, 1882, - -	976,789.57
Fire Losses paid, 14 years, -	$2,428,135.57

AGENTS:

TILYOU & PARKER.....71 Liberty St., New York.
BURGE, HAYES & CO....27 Congress St., Boston.
CHAS. PLATT, JR....331 Walnut St., Philadelphia.
J. E. BYUS.....5 & 7 So. Holliday St., Baltimore.
J. H. DARROW....Cor. 5th & Olive Sts., St. Louis.
A. H. DARROW, State Agent, 544 W. Madison St., Chicago.

PELL, WALLACK & CO.,

165-167 Broadway, New York.

BRANCH AGENTS:

North British and Mercantile Insurance Co., of London and Edinburgh.
Liverpool and London and Globe Insurance Co., of Liverpool and London.
German-American Insurance Co., of New York.

AGENTS:

Boatmans Fire and Marine Insurance Co., of Pittsburgh.
Firemens Insurance Company, of Baltimore.

1849—1882.

CITIZENS INSURANCE CO.

OF PITTSBURGH, PA.

The Oldest Insurance Co. in Pittsburgh.

WILLIAM G. JOHNSTON, President.
WALTER MORRIS, *Secretary*.

NEW YORK OFFICE:—168 Broadway; FRED. V. PRICE, Manager.

CHICAGO OFFICE:—142 La Salle Street; HENRY W. RICE, Manager.

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BRITISH AMERICA

ASSURANCE COMPANY,

FIRE AND MARINE.

INCORPORATED BY ACT OF PARLIAMENT, 1833.

HEAD OFFICE, TORONTO, CANADA.

PETER PATERSON, GOVERNOR. JOHN MORISON, DY. GOVERNOR.

Assets,	$1,322,691.46
Cash Capital,	500,000.00
Net Surplus,	143,682.21

L. H. BOULT, MANAGER.

ORGANIZED 1857.

AMERICAN

Fire Insurance Company,

OF NEW YORK.

120 BROADWAY, N. Y.

Cash Capital,	$400,000.00
Unearned Premiums and other liabilities,	120,195.20
Net Surplus,	523,867.20
Total Assets,	$1,044,062.40

JAMES M. HALSTED, Pres.

DAVID ADEE, Sec. W. H. CROLIUS, Ass't Sec

HENRY DAYTON, General Agent.

CHARTERED 1811.

NEWARK

FIRE INSURANCE COMPANY,

NEWARK, NEW JERSEY.

Assets, Jan. 1, 1882, - - $726,442.00

Liabilities,	$189,043.00	
Capital,	250,000.00	
Net Surplus,	287,399.00	
		$726,442.00

C. M. WOODRUFF, *President.* JOHN J. HENRY, *Secretary.*

AGENCIES:

OGDEN KATZENMAYER, New York City.

JAMES GOODMAN & Co., Boston, Mass.

J. E. HYNEMAN, Philadelphia Pa

O. N. BARRETT, Chicago, Ill.

THE TRAVELERS

LIFE AND ACCIDENT

Insurance Company,

OF HARTFORD, CONNECTICUT.

FURNISHES EVERY DESIRABLE KIND OF PERSONAL INSURANCE.

LIFE AND ENDOWMENT POLICIES

of all safe and well approved forms, on the Low Rate, All Cash, Stock Plan. Ample security, definite contract, and policies non-forfeiting. No dividends or profits, and no disappointed expectations, but cash insurance payable promptly at maturity.

GENERAL ACCIDENT POLICIES

by the year or month, written by Agents at short notice. Principal sum payable in case of death by accident, or weekly indemnity for wholly disabling injury. They cover accidents happening in all lawful occupations, traveling or not, at home or abroad.

REGISTERED GENERAL ACCIDENT TICKETS,

insuring $3000 against death by accident, or $15.00 per week for total disability, at twenty-five cents a day, or $4.50 for thirty days. They are much used by travelers, and may be obtained at the Company's local agencies or railway stations.

LIFE AND ACCIDENT POLICY COMBINED,

being a regular Life policy with weekly indemnity feature attached, giving the insured complete protection for life and limb under one contract. The cost is about the same as ordinary mutual premiums for life policies alone.

THE TRAVELERS

is relatively one of the strongest companies in the world. Its resources are estimated at a minimum market value; its investments are made in the most conservative manner; its surplus to policyholders is twenty-seven per cent of the gross assets; its management is proverbially energetic and honest, and its record is clean. Upon such a basis it confidently offers THE BEST in all forms of personal insurance.

Paid-up Cash Capital,	$600,000.00
Gross Assets, January 1, 1882,	6,114,502.70
Liabilities,	4,598,514.80
Surplus to Policyholders,	1,515,987.90
Amount of Claims Paid, Life and Accident,	6,498,496.85

JAMES G. BATTERSON, President.

RODNEY DENNIS, SEC. JOHN E. MORRIS, ASS'T SEC.

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A FAVORABLE CONTRAST!

Examples of actual Profits accrued on CONFEDERATION LIFE ASSOCIATION Policies for the single year 1880, being 9th year of the respective Policies, contrasted with what would be allowed under the arbitrary and antiquated percentage plan of another prominent Canadian Company.

NUMBER OF POLICY.	KIND OF POLICY.	AGE AT ISSUE.	AMOUNT INSURED.	ANNUAL PREMIUM.	CONFEDERATION PROFITS FOR 1880.		CONTRAST UNDER PERCENTAGE PLAN.	
					CASH.	BONUS.	CASH.	BONUS.
7	10 Payment Life	38	$5,900	$259.40	$111.45	$265.00	$48.75	$125.00
774	20 Year Endowment	34	1,000	47.85	19.49	30.00	8.80	14.00
1,000	10 Year Endowment	36	5,000	518.25	206.50	206.50	46.25	46.25

These results are unsurpassed by those of any company doing business in Canada.

N. B.—All policies of the CONFEDERATION are non-forfeitable after two annual premiums have been paid, and are indisputable after having subsisted three years.

J. K. MACDONALD, MANAGING DIRECTOR.

Manager for Province of Quebec,
H. J. JOHNSTON,
MONTREAL.

Manager for Nova Scotia,
AUGUSTUS ALLISON,
HALIFAX.

Manager for New Brunswick,
MAJOR J. MACGREGOR GRANT, ST. JOHN.

ÆTNA LIFE

INSURANCE COMPANY,

OF HARTFORD, CONN.

Assets, Jan. 1, 1882, $27,055,884.76

Surplus (By Connecticut and Massachusetts Standard), $4,187,840.00

By New York Standard, over..... $5,600,000.00

The ÆTNA issues Policies upon all plans in general use. Its rates are low (lower than most companies). Its Policies are non-forfeiting by their terms. The surplus earnings are divided among the insured at the end of the first year, and annually thereafter.

The ÆTNA issues Renewable Term Policies with unusually low rates, with a Cash Surrender Value after three annual payments. Also low rate Stock Policies, giving each year what is equivalent to a dividend in advance. It also prints upon its Policies what they are worth in paid-up insurance when lapsed.

MORGAN G. BULKELEY, President.

J. C. WEBSTER, VICE-PRESIDENT.

J. L. ENGLISH, SECRETARY.

1810.—1882.

HARTFORD

FIRE INSURANCE COMPANY.

ASSETS		$4,072,574.0
Cash Capital	$1,250,000.00	
Reserve for Re-insurance	1,327,112.18	
Outstanding Claims	162,599.08	1,489,711.26
SURPLUS over all		$2,582,863.77

GEO. L. CHASE, President.

C. B. WHITING, Secretary.

WESTERN DEPARTMENT—Chicago, Ill.—G. F. BISSELL, Manager, P. P. HEYWOOD, Ass't Manager.

PACIFIC DEPARTMENT—San Francisco, Cal.—A. P. FLINT, Manager.

GENERAL AGENTS AND ADJUSTERS.

EASTERN AND MIDDLE STATES—J. H. LEIGHTON, THOS. TURNBULL, J. B. CHAFFEE, J. S. CATANACH.

SOUTHERN STATES—WM. J. WHALING.

Agencies in all prominent localities of the United States and Canada.

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IMPORTANT ANNOUNCEMENT.

THE

UNITED STATES LIFE INS. CO.

IN THE CITY OF NEW YORK,

(*Organized in* 1850),

261, 262 & 263 Broadway, New York.

T. H. BROSNAN, President. C. P. FRALEIGH, Secretary.
GEORGE H. BURFORD, Actuary. A. WHEELWRIGHT, Ass't Sec'y.

By a recent Act of the Legislature of this State this Company's charter was so amended that hereafter all the profits shall belong to the Policyholders exclusively.

All Policies henceforth issued are incontestable for any cause after three years.

Death Claims paid at once as soon as satisfactory proofs are received at the Home Office.

Absolute security, combined with the largest liberality, assures the popularity and success of this Company.

All forms of Tontine Policies issued.

☞ GOOD AGENTS, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

CITIZENS

INSURANCE COMPANY,

OF CANADA.

FIRE, LIFE AND ACCIDENT.

CAPITAL, ... $1,188,000

SIR HUGH ALLEN, *President.*

GERALD E. HART, *General Manager.*

LIFE BRANCH.—Insurers in this branch have the security of the entire Capital and Assets of the Company, but the funds of the Life Branch are not liable for the debts of any other branch, by Act of Parliament.

MEDICAL REFEREE:

DOCTOR MEEK, 332 West 30th St., New York.

$100,000 in Government Bonds deposited with the Insurance Department of the State of New York for the protection of Policyholders. Also, $5000 in the Insurance Department in Canada.

CASH CAPITAL, - - $100,000.

JANUARY, 1882.

The Metropolitan Plate Glass

INSURANCE COMPANY, OF NEW YORK.

Assets..... $166,692.44
U. S. Gov. Bonds, 4½ per cent, gold..... 143,437.50

HENRY HARTEAU, Pres. THOMAS S. THORP, Sec.
E. W. CROWELL, Vice-Pres. J. B. TURNER, Surveyor.

Branch offices are now established in all the principal cities in the United States and Canada. For names of Agents apply to principal office, 61 Liberty street, New York City.

FIRE. MARINE. LIFE.

J. B. MOORE,

INSURANCE AGENT,

1106 *Main Street,* - *Richmond, Va.*

North British and Mercantile Insurance Co.,
Hartford Fire Insurance Co.,
City of London Fire Insurance Co.

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THE

MUTUAL LIFE

Insurance Company

Of New York,

144 BROADWAY.

F. S. WINSTON, PRESIDENT.

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CONTINENTAL

INSURANCE COMPANY,

100 Broadway, New York.

STATEMENT, JANUARY 1, 1881.

Total Assets, - - $4,207,205.51

Reserve for Re-insurance of Outstanding Risks	$1,458,827.07
Reserve ample for all other Claims	341,657.63
Capital Paid in in Cash	1,000,000.00
Net Surplus	1,406,720.81
Total Cash Assets	$4,207,205.51

This Company conducts its business under the restrictions of the New York Safety Fund Law. The two Safety Funds together equal $957,200.

GEO. T. HOPE, President.
H. H. LAMPORT, *Vice-President.*
F. C MOORE, *Second Vice-President.*
CYRUS PECK, *Secretary.*
B. C. TOWNSEND, *Secretary Agency Dep't.*
A. M. KIRBY, *Secretary Local Dep't.*
C. H. DUTCHER, *Secretary Brooklyn Dep't.*

INCORPORATED 1851.

WESTERN

ASSURANCE COMPANY.

Head Office, - - Toronto, Canada.

Assets, - - -	$1,389,178.80
Liabilities, - - -	752,091.44
	$637,087.36
Income for 1881, -	1,330,570.02

HON. JOHN MCMURRICH, PRES.

JAS. BOOMER, Secretary.

J. J. KENNY, Managing Director.

THE

AMERICAN

LIFE INSURANCE COMPANY,

OF PHILADELPHIA.

ASSETS, Jan. 1, 1882, -	$3,256,958.72
LIABILITIES, " - -	2,520,635.78
SURPLUS to Policyholders,	736,322.94

GEO. W. HILL, PRESIDENT.

JOHN S. WILSON, Secretary.

NIAGARA

Fire Insurance Company

OF NEW YORK.

Assets, January 1, 1882, - - - -		$1,735,563.32
Liabilities, - - - - -	$439,128.44	
Capital Stock, - - - -	500,000.00	
Net Surplus, - - - -	618,358.39	
		$1,557,486.53

THOS. F. GOODRICH, *Secretary.* P. NOTMAN, *President.*

I. S. BLACKWELDER, *Manager Western Dep't, Chicago.*

ORGANIZED 1850.

COMMERCIAL

FIRE INSURANCE COMPANY,

157 Broadway, New York.

Insures Against Loss or Damage by Fire.

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D. QUACKINBUSH, President.
W. LAWRENCE, Secretary.

ESTABLISHED A. D. 1872.

THE ACCIDENT

INSURANCE COMPANY,

OF NORTH AMERICA.

Authorized Capital, - - - - - - - - $500,000.00
Deposited with Ins. Dep't, New York (U. S. Bonds), - - 100,000.00

The First and Only Accident Insurance Company in America

CONFINING ITSELF TO THE ONE BUSINESS.

Issues General Accident Policies and Registered Daily Accident Tickets.

HEAD OFFICE, 260 ST. JAMES ST.,

MONTREAL, CANADA.

SIR A. T. GALT, G. C. M. G., PRES. JOHN RANKIN, ESQ., VICE-PRES.

EDWARD RAWLINGS, MANAGING DIRECTOR.

UNITED STATES BRANCH OFFICES:

NEW YORK: 178 Broadway,
ARTHUR M. COHEN, - General Agent.

CHICAGO: 171 La Salle Street,
LARRABEE & MEAD, - General Agents.

PHILADELPHIA: 427 Walnut Street,
ORTON & TITUS, - - General Agents.

BOSTON, MASS: 17 Central Street.
C. & M. CLARK, - - General Agents.

ATLANTA, GEORGIA:
J. C. WHITNER & SONS, - General Agents.

San Francisco, Cal.: 216 Sansome St.,
H. D. IRWIN & CO., - General Agents.

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ESTABLISHED 1836. ENTERED UNITED STATES 1851.

LIVERPOOL AND LONDON AND GLOBE

Insurance Company.

Statement U. S. Branch, Jan. 1, 1882.

ASSETS.

Real Estate	$953,000.00
Government, State and City Bonds	1,631,287.50
Loans on Bond and Mortgage	1,288,586.00
Cash in Bank and all other Assets	904,716.12
Total Assets	$4,777,589.62

LIABILITIES.

Unpaid Losses	$461,094.20	
Unearned Premiums	1.988,017.96	
Amount Reclaimable under Perpetual Policies	306,227.10	
All other Liabilities	193,142.97	
Surplus	1.829.107.39	$4,777,589.62

Income, 1881	$3,086,872.09
Expenditures, 1881	2,620,263.72
Total Fire Losses paid in the United States	29,198,163.00

DIRECTORS.

ROBERT B. MINTURN, ESQ., CHAIRMAN.

ALEXANDER HAMILTON, ESQ. CHARLES H. MARSHALL, ESQ.
ANSON PHELPS STOKES, ESQ. JOHN A. STEWART, ESQ.

TRUSTEES.

ROB'T B. MINTURN, ESQ. ANSON PHELPS STOKES, ESQ. ALEXANDER HAMILTON, ESQ.

J. E. PULSFORD, Resident Manager. HENRY W. EATON, Deputy Manager.
GEO. W. HOYT, Assistant Deputy Manager.

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INSTALMENT BONDS.

THE NATIONAL LIFE INSURANCE COMPANY, OF VERMONT,

offers a bond which can be purchased by instalments.

This Bond will be issued to run for 10, 15, 20 or 25 years.

It can be used as a collateral security, the same as a Government Bond, and loans can be negotiated upon its marginal value.

Parties holding these Bonds do not need to take out life insurance policies, as the Bond provides an indemnity in case of death.

Instalments paid on this Bond are always available to the purchaser, and can be used in business.

Purchasers of these Bonds can provide for mortgages on their real estate or other indebtedness.

This feature of being able to sell the Bonds at the close of any year, with a profit, makes them valuable in negotiating loans, and therefore will prevent the locking up of money, as is now the case with premiums paid on policies of insurance.

The superiority of this form of investment over savings banks is shown by the fact that, should death overtake the holders before they have completed their instalments, the full amount of the Bond will be paid without further outlay.

These Bonds will be issued in sums of $1000, so that parties can invest in any number, using as many as may be desired in negotiating loans.

No Loss can be sustained by the purchaser, as the Bond is redeemable at OPTION for the amount expressed on the face, with surplus.

This Bond has received the unqualified endorsement of the best actuaries and financiers in this country.

C. F. LANGFORD,

167 Broadway, New York. *General Agent and Attorney for Company.*

KNICKERBOCKER

Life Insurance Company,

239 BROADWAY, N. Y.

CHARTERED 1853.

JOHN A. NICHOLS, President.

GEORGE F. SNIFFEN, Secretary.

TRANSATLANTIC

Fire Insurance Company,

OF HAMBURG, GERMANY.

UNITED STATES BRANCH,

No. 62 Liberty Street, New York.

E. HARBERS, *Manager.* | CHAS. H. HIBBS, *Ass't Manager.*

Statement, January 1, 1882.

ASSETS	$482,031.30
Liabilities, including Reserve for Re-insurance	151,919.55
NET SURPLUS	$330,111.50

Deposited with Insurance Departments and Trustees for the Security of Policyholders in the United States,

U. S. Government Bonds..... $440,000.00

TRUSTEES.

CHAS. M. FRY....President of the Bank of New York
JAMES SELIGMAN.....of J. & W. Seligman & Co
PAUL LICHTENSTEIN.of Knoblauch & Lichtenstein

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T. J. TEMPLE'S

FIRE INSURANCE AGENCY,

155 BROADWAY, NEW YORK.

REPRESENTING

Newark City Insurance Company, Newark, N. J.

German Insurance Company, Pittsburgh, Pa.

Buffalo German Insurance Company, Buffalo, N. Y.

Branch Office of the Queen Insurance Company.

THE

LONDON

AND

PROVINCIAL

Fire Insurance Company,

(LIMITED)

OF LONDON.

UNITED STATES OFFICES,

No. 33 PINE STREET.

JOHN C. MILLS, Resident Manager.

CHAS. H. FORD, Superintendent of Agencies.

NORWICH UNION

FIRE INSURANCE SOCIETY,

ENGLAND.

Established A. D. 1797.

FIRE INSURANCE EXCLUSIVELY.

UNITED STATES TRUSTEES.

HENRY FORSTER HITCH, Esq., of H. H. Swift & Co.

FREDERICK CHAUNCEY, Esq., of Fabbri & Chauncey.

JAMES AUGUSTUS HEWLETT, Esq., of Hewlett & Torrance.

HEAD OFFICE FOR UNITED STATES,

87 Wall Street, New York.

CHARLES P. FRAME, Esq., J. MONTGOMERY HARE, Esq., } Resident Managers.

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INCORPORATED 1833.

NORTHERN DEPARTMENT,

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

For Agencies in New York, New Jersey, Pennsylvania and West Virginia, apply to

C. L. STOWELL, RESIDENT MANAGER, ROCHESTER, N. Y.

SPECIAL AGENTS AND ADJUSTERS: LEVI HOTCHKISS, CHRISTIAN F. KNAPP, FRANK BROWN.

INCORPORATED 1849.

NORTHERN DEPARTMENT,

NATIONAL FIRE INSURANCE COMPANY,

BALTIMORE, MARYLAND.

For Agencies in the New England States, New York, Pennsylvania, New Jersey, West Virginia, Ohio, Kentucky, Indiana and Michigan, apply to

C. L. STOWELL, RESIDENT MANAGER, ROCHESTER, N. Y.

SPECIAL AGENTS AND ADJUSTERS: LEVI HOTCHKISS, HENRY N. BAKER, CHRISTIAN F. KNAPP.

Phœnix Assurance Comp'y

OF LONDON.

ESTABLISHED 1782.

FIRE INSURANCE ONLY.

LOSSES PAID, OVER $65,000,000

Head Office for the United States,

67 WALL STREET, NEW YORK CITY.

A. D. IRVING, *Manager.*

E. B. CLARK, *Asst. Manager.*

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ESTABLISHED 1853.

TWENTY-NINTH ANNUAL STATEMENT
OF THE

AGRICULTURAL

Insurance Company, of Watertown, N. Y.

INSURES ONLY FARM PROPERTY AND PRIVATE RESIDENCES.

Capital paid in in Cash	$300,000.00
Reserve for all Liabilities, including Re-insurance	912,611.00
Net Surplus	214,693.00
TOTAL ASSETS	$1,427,304.00

ISAAC MUNSON, PRESIDENT. H. M. STEVENS, SECRETARY.
HIRAM DEWEY, GENERAL AGENT. SIDNEY COOPER, TREASURER.

GENERAL OFFICES:

C. D. PATTERSON, 60 Liberty Street, New York, General Agent Eastern New York, Connecticut, New Jersey and Eastern Pennsylvania.
D. A. CLARK, 10 Post Office Avenue, Baltimore, General Agent for Maryland, Delaware, Southwestern Pennsylvania, District Columbia and West Virginia.
GEO. D. PLEASANTS & SON, Richmond State Agents, Virginia and North Carolina.
A. H. DARROW, Chicago, Ill., General Manager Western Department.

THE

HOMŒOPATHIC

MUTUAL LIFE INSURANCE CO.,

OF NEW YORK.

OFFERS THE MOST FAVORABLE CONDITIONS TO ALL PERSONS.

INSURES HOMŒOPATHS

AT REDUCED RATES, AND

ISSUES POLICIES FOR $100

at the same rates and with the same privileges as larger policies.

OFFICE:

No. 257 BROADWAY, NEW YORK.

E. M. KELLOGG, *Pres.* FRANK B. MAYHEW, *Sec.*

NORTH AMERICAN

LIFE INSURANCE CO.

Head Office, 23 Toronto St., Toronto, Can.

HON. ALEX. MACKENZIE, M.P., Ex-Prime Minister of Canada, *President.*

HON. ALEX. MORRIS, M.P.P., Ex-Lieut.-Governor of Manitoba, *Vice-President.*

WILLIAM McCABE, LL.B., F.I.A., *Managing Director.*

GUARANTEE FUND, $100,000.00

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Incorporated A. D. 1794. Charter Perpetual.

FIRE, MARINE AND INLAND INSURANCE.

CAPITAL ..... $3,000,000.00 | ASSETS, Jan. 1, 1882, $8,818,805.38

LIABILITIES.

Amount reserved for Re-insurance and all other claims	$2,346,452.31
Capital Stock	3,000,000.00
Surplus over all Liabilities	3,472,353.07
	$8,818,805.38

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MANHATTAN

FIRE INSURANCE CO.

OF NEW YORK CITY.

OFFICE, 68 WALL STREET.

STATEMENT January 1, 1882.

Cash Capital	$250.00.000
Reserve for Re-insurance	280,000.00
Reserve for Unpaid Claims	57,000.00
Net Surplus	65,117.08
Total Assets	$652,117.08

ANDREW J. SMITH, President.

LOUIS P. CARMAN, Secretary.

MECHANICS

Fire Insurance Company,

OF BROOKLYN, N. Y.

BROOKLYN: 217 Montague St. NEW YORK: 164 Broadway

Capital	$250,000
Surplus (gross)	233,714
Cash Assets	483,714

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DAN'L CHAUNCEY, Vice-Prest.

WALTER NICHOLS, Secretary.

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Fire Insurance Company,

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BRANCH OFFICES,

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$200,000 in United States Bonds deposited with the New York Insurance Department for the protection of Policyholders in the United States.

STATEMENT, Jan. 1, 1882.—UNITED STATES BRANCH.

ASSETS IN THE UNITED STATES.

United States Registered Bonds		$552,481.25
Cash in Banks		61,263.55
Other admitted Assets		77,660.68
		$691,405.48
Income, 1881	$518,283.15.	

LIABILITIES.

Outstanding Losses	$35,532.70	
Unearned Premiums	228,039.35	
All other Liabilities	12,218.06	$275,790.11
SURPLUS		$415,615.37
Expenditures, 1881	$358,907.02.	

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BENJ. BORDEN SHERMAN.....Pres't Mechanics Nat. Bank, New York.
THOS. REID.....Pupke, Reid & Phelps, New York.
JACOB D. VERMILYE.....Pres't Merchants Nat. Bank, New York.

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Established 1872.

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Paid up in Cash (no notes)	**300,000.00**	**Deposited with Ins. Dept. at Albany,**	**200,000.00**

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